Articles by Aijaz Ahmad

A Collection of Columns and Articles

Aijaz Ahmad is a columnist and writer known for his thoughtful commentary on Pakistan's political, social, economic and national affairs. His articles examine contemporary challenges, public policy, governance, education, development and issues affecting society. Through careful analysis and observation, his writing aims to encourage awareness, discussion and understanding. This collection brings together his published work in one organised archive for readers and future reference.

ARTICLE 1

Our Army, our shield

THE Pakistan Army is the shield of this country. From the snow-covered posts of Siachen to the deserts of Thar, from the busy streets of Karachi to the remote valleys of Waziristan, our soldiers stand day and night so that the rest of us can sleep without fear.

We see them whenever disaster strikes. In the 2005 earthquake, the floods of 2010 and 2022, and in every crisis since, the first help to arrive was often a soldier with a

boat, a tent, or a bag of flour. They pull children from floodwaters, set up medical camps, and rebuild broken bridges while their own leave is cancelled.

We also saw them when terrorism had taken hold of our towns. In Swat, North Waziristan, and parts of Balochistan, the army went house to house so that schools could reopen and markets could lift their shutters. That fight came at a heavy cost. More than 80,000 Pakistanis lost their lives in the war against terror, and over 10,000 of them wore the uniform. Our soldiers miss Eid with their parents, their children's birthdays, and even the funerals of loved ones. They serve in fifty-degree heat and in freezing cold without complaint because they took an oath to protect Pakistan.

That is why the people of this country feel such a deep bond with their army. When a military convoy passes on the Motorway or the GT Road, families slow down, wave, and children raise their hands in salute. That trust is Pakistan's real strength. It tells the soldier that the nation stands behind him, and it assures every citizen that someone is standing between them and danger. Because this bond is so important, it is cherished by both sides. The people honor the uniform, while the army upholds the highest standards of discipline and professionalism, knowing the eyes of the nation are upon it.

Out of that same respect, citizens sometimes make a small request. During long road movements, soldiers often travel in open trucks. To rest their arms, a soldier may place his rifle on the side of the vehicle. Without any ill intention, the barrel can end up pointing toward cars, buses, or motorcycles travelling behind. We all know our jawans are highly trained and responsible. Yet a sudden brake, a deep pothole, or a moment of fatigue could create the kind of accident that no one wants—for the soldier or for the family travelling behind. Therefore, with complete love and respect, citizens humbly request that unit officers remind troops to keep rifle barrels pointed upward or in a safe direction during movement.

It is a small point of drill, but it makes a significant difference. It reassures the public that their safety remains on the soldier's mind, even during routine transfers on busy highways. This is not a complaint; it is how a nation looks after its sons. We want every jawan to reach his destination safely, and every citizen on the road to feel equally secure. Supporting the Pakistan Army is not about politics. It is about survival, gratitude, and the future of our children. The army has stood with Pakistan

in every war, every disaster, and every difficult hour. Today, we stand with our army. May Allah protect every soldier. Pakistan Army Zindabad. Pakistan Paindabad.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 2

Unmasking Pakistan’s begging mafia

BEGGING in Pakistan has moved far beyond an individual’s plea for survival. It has evolved into a calculated, exploitative business, controlled by powerful mafias that operate with strategic precision. These organized begging syndicates target and exploit society’s most vulnerable—often children—turning human misery into profit. Children are frequently abducted and forced into a life of begging. These young victims are subjected to physical abuse, psychological trauma, and often life-altering injuries designed to elicit public sympathy. Adults and minors alike are coerced into this trade, with mafias seizing their earnings and controlling every aspect of their movements. These criminal networks have become adept at using intimidation and violence to maintain dominance. Begging mafias operate openly, employing thugs and handlers to keep victims in check and eliminate any resistance. The success of these syndicates is often linked to the corruption that permeates the system. Law enforcement officials and local authorities sometimes turn a blind eye, influenced by bribes or sheer indifference.

Begging fuels a cycle of negative perceptions about poverty and reinforces prejudices against marginalized communities. The billions generated through begging not only evade legitimate economic channels but also place an added strain on social welfare systems, diverting attention from those truly in need. The forced nature of begging robs individuals of their dignity and basic human rights. Victims are denied freedom, safety, and the opportunity to live a life without exploitation. A direct result of this business is the trafficking of children and adults. Many are transported across provincial and national boundaries, subjecting them to years of exploitation and enslavement. The conditioning of victims is brutal, involving beatings and other forms of violence. This leads to long-term psychological damage and emotional scars that rarely heal. Those trapped in the

begging trade often face alienation and are stigmatized, which prevents them from accessing education, employment, and meaningful social inclusion. Begging creates a cycle of dependency, where the victims cannot break free and become financially independent, further perpetuating poverty.

For real change, the government must invest in targeted measures to identify, investigate, and prosecute individuals involved in organized begging. Special task forces need to be equipped with resources and legal backing to dismantle these syndicates. The state and NGOs should work collaboratively to establish safe havens where victims can receive not only physical protection but also psychological counseling and support for reintegration. Raising public awareness is essential to curtail the public's support for the begging industry. Campaigns that inform people about the manipulation behind beggars' appearances can help cut the flow of money to these mafias. Long-term rehabilitation for victims should include vocational training programs and economic support to help them become self-reliant and integrate into society. Existing laws need reinforcement. Legislation should clearly define and criminalize organized begging while protecting victims from further exploitation.

The pervasive nature of begging in Pakistan also calls for an introspective look at societal behavior. Acts of charity, though well-intentioned, often perpetuate the cycle by providing a steady flow of money into the hands of these organized groups. Redirecting charity towards verified institutions and supporting programs aimed at uplifting vulnerable communities could be more impactful. Community vigilance is crucial. Reporting suspicious activities related to begging and encouraging local leaders to address the issue can create a culture of accountability and empathy. This is not just a battle for law enforcement or policymakers—it's a fight that requires the collective effort of society to champion the rights of the voiceless. An estimated 100,000 children are kidnapped annually for the purpose of begging, according to the Pakistan Child Rights Movement. Reports from the National Anti-Human Trafficking Task Force indicate that around 70% of individuals involved in begging are under the control of organized crime syndicates. The Federal Investigation Agency estimates that these mafias generate approximately PKR 10 billion (USD 67 million) each year, underscoring the lucrative nature of this hidden economy. While the numbers are grim, they present a call to action. Addressing the begging mafia in Pakistan requires a multi-faceted approach that incorporates

stronger law enforcement, public awareness, and sustainable rehabilitation programs. With focused efforts, the cycle of exploitation can be broken, paving the way for a society where the vulnerable are and not preyed upon. The dark reality of begging in Pakistan isn't just a story of organized crime; it's a story of lost potential and forgotten humanity. Change can begin when we decide to look beyond the surface and confront the forces that profit from this inhumane industry.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 3

Why no action on the IPP crisis?

THE recent disclosure by former Federal Minister Gohar Ejaz has brought to light the staggering financial burden Pakistani consumers face due to the country's energy sector mismanagement. The fact sheet reveals that Rs1.93 trillion was paid in capacity payments to Independent Power Producers (IPPs) in the last fiscal year. This includes Rs 46 billion to two IPPs that generated zero power and Rs 370 billion to three plants operating at a mere 15 percent load factor. These revelations beg the critical question: Why are government authorities not taking decisive action to address this issue?

At the core of this crisis lies the deeply entrenched system of capacity payments. These payments, made regardless of the actual electricity produced, have led to situations where the government procures electricity at astronomical rates—up to Rs 750 per unit from one plant and Rs 200 per unit from coal power plants. Such inefficiencies and mismanagement not only drain public finances but also inflate the cost of electricity for consumers, currently standing at Rs60 per unit.

One can not ignore the influence of powerful stakeholders in this sector. The fact that a significant portion of the IPPs is owned by only 40 families and groups within Pakistan suggests a concentration of power and influence that can stymie reform efforts. These stakeholders have vested interests in maintaining the status quo, benefitting from lucrative contracts that guarantee them payments irrespective of their operational efficiency.

Corruption and lack of accountability further complicate the situation. Contracts with IPPs have been criticized for being excessively favourable to the producers at the expense of the consumers and the government. The opaque nature of these agreements, coupled with a lack of stringent oversight, allows for continued exploitation. Despite repeated promises of reform and transparency, little has changed, raising questions about the commitment of government authorities to tackle these deep-seated issues.

Ejaz's call for treating all IPPs as merchant plants—where payments are made only for the electricity supplied presents a viable solution to curb unnecessary expenditures. However, implementing such a policy overhaul requires political will and a readiness to confront powerful interest groups. Unfortunately, past attempts at reform have often been met with resistance, leading to a cycle of inaction and continued financial strain on the national exchequer.

A social media campaign has recently gained momentum, with citizens and activists rallying behind Gohar Ejaz's revelations and demanding accountability. The campaign highlights the urgent need for transparency and reform in the energy sector, urging the government to take immediate action to protect consumers and the economy.

Regulatory bodies, tasked with overseeing the energy sector, must play a proactive role in this transformation. Their failure to enforce accountability and transparency has perpetuated inefficiencies. Strengthening these institutions, ensuring their independence, and empowering them to act against malpractices are essential steps toward resolving the crisis.

Ultimately, sustained public pressure and advocacy are crucial in compelling government authorities to act. Civil society organizations, media, and consumers must unite to demand greater transparency, accountability, and a complete overhaul of the current system. Highlighting the human cost of high electricity prices impacting households, businesses, and the overall economy can galvanize broader support for change.

The current state of Pakistan's energy sector, as revealed by Gohar Ejaz, is a testament to systemic failures and the undue influence of powerful stakeholders. The government's inaction in addressing the exorbitant capacity payments and

inefficient contracts not only exacerbates the financial burden on consumers but also hampers economic growth. It is imperative for authorities to demonstrate political will, implement comprehensive reforms, and prioritize the interests of the public over entrenched private interests. Only through decisive action can Pakistan hope to alleviate the strain on its energy sector and ensure a fair and sustainable future for its citizens.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 4

The battle for a civilized Punjab

THE new amendments to the Punjab Motor Vehicle Act, announced by Chief Minister Ma-ryam Nawaz’s government, clearly show a strong intention to bring order and discipline to Punjab’s roads.

The fines are heavy, the rules are firm and the message is unmistakable. Anyone who pollutes the air, parks illegally, drives underage or uses a mobile phone while driving will now face serious financial consequences. In principle, this is exactly the kind of reform a society needs to become more responsible.

Seen from a policy perspective, these steps are timely. Around the world, strict enforcement of traffic regulations has helped create safer roads, cleaner environments and a culture of respect among citizens. Punjab too cannot hope to move forward without addressing its long-standing habits of reckless driving, illegal parking, littering and disregard for basic civic sensibilities. With these changes, the government has made it clear that public behaviour must now improve. Yet the real question is not about the rules themselves. The real question is who will enforce them and how they will do it.

This is where public doubts begin. People in Punjab are not unfamiliar with strict rules. What they are unfamiliar with is fair enforcement. Every time new regulations are introduced, some officers in the police and related departments turn them into opportunities for personal gain. Instead of improving discipline, the laws are often used as tools of harassment. Ordinary citizens are stopped, intimidated and

pressured into paying “settlements” that never appear on official record. Receipts are avoided and negotiations begin on the roadside. It is not the fine that worries the public. It is the misuse of authority.

Underage drivers are seldom dealt with through a proper legal process. Families are instead dragged into bargaining. Fines for smoke-emitting vehicles are implemented selectively, often targeting those who have no influence, while well-connected individuals continue without any fear of action. This uneven enforcement destroys the very spirit of the reforms.

A civilized society cannot be built on unfair practices. Strict laws alone cannot change behaviour if the people responsible for implementing them are not held accountable. Heavy penalties may look impressive in official notifications, but they become meaningless if they end up fueling corruption instead of reducing violations. For the government, the real challenge begins now. Drafting new laws is easy. Ensuring transparent enforcement is the real test. Without digital systems, proper monitoring and accountability for enforcement officials, even the best intentions will fail. If the government truly wants to change Punjab’s traffic culture, it must first change the internal culture of the institutions enforcing the law.

The people of Punjab want safer roads, cleaner air and a disciplined public environment. But they also want fairness, dignity and protection against misuse of power. If Maryam Nawaz’s Administration manages to control corruption within enforcement agencies, these fines may genuinely help reshape public behaviour.

Otherwise, this initiative will simply become another example of good policy ruined by poor implementation. For now, the people wait, hopeful yet cautious, to see whether this effort will bring real change or simply add more weight to the hands of those already accustomed to exploiting the system.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 5

Shahadat has no price tag

THERE are lines you never cross, even in politics. In Kasur, Fazal ur Rehman crossed one. He said our soldiers die because they get paid to die. Like you can hand a mother a flag with her son’s body and tell her not to cry because the salary will keep coming.

No salary makes a man stand in Siachen at -20°C, his hands frozen to his rifle. No salary makes a 22-year-old captain walk into a house in Waziristan knowing a suicide bomber is waiting inside. What salary did 16-year-old Aitzaz Hasan get when he stopped a bomber outside his school and gave his own life?

This is not about money. It is about ishq for this soil. And you, being an Islamic scholar, forgot what Allah Himself says about these men. “Do not think of those who have been killed in the way of Allah as dead. They are alive with their Lord, receiving provision.” (3:169)

Whom Allah calls alive and feeds in Jannah, you called a salaried employee. Their salary was rizq for their kids in this world. Their shahadat is rizq for them from Allah in the next. How can you put a price on what Allah called priceless? Even in the time of the Prophet (PBUH), mujahideen got a share from Bait-ul-Mal. Hazrat Umar fixed salaries for soldiers. Did that make their blood cheap?

You didn’t hurt the Army. The Army is too big for that. You hurt every widow who still waits for a call that will never come, every kid who wears his father’s uniform on Eid. A soldier’s every step and every bullet are accountable.

Where is the accountability in your system? We respect the sincere madrasa teachers who teach the Quran on an empty stomach, but you never reformed their system, never them or their students. When a child is beaten in a madrasa, why are you silent?

From Thar to Kargil, this country stands because of that young boy from Jhelum, Kasur or Larkana, whose name only his mother will remember. You can oppose policies, you can do politics against the government, but you cannot put a price tag on a shaheed’s blood.

And because you are an Alim, a simple apology is not enough. When you insult those whom Allah honored, you have to beg toba from Allah. The nation is asking for that toba—not for the Army, but for the mothers of our martyrs.

Alfaaz o maani mein tafawut nahin lekin, Mullah ki azaan aur, mujahid ki azaan aur

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 6

The price of politics

TRAVEL from Lahore to Peshawar and you feel the state change its attitude. In Punjab, despite flaws, the state tries to deliver. In Khyber-Pakhtunkhwa, the state makes you wait. You wait for your licence, for your hospital card to work, for flour prices to fall, for your daughter’s school to reopen, for the road to reopen after a clash. While citizens wait, the government in Peshawar stays busy elsewhere. Take a driving licence. In Punjab, it has become simple. Free medical fitness certificates are now issued inside government hospitals, with thirteen counters opened in Lahore in the first phase. In KP, more than 117,000 printed cards remained pending for months. People who passed the test and paid the fee drove with a paper slip and paid challans to the same police that had not printed their cards. In January 2026, the Chief Minister had to issue an emergency division-wise schedule to clear licences in Hazara, Malakand, Peshawar, Kohat, Bannu and Mardan within a month. A card that should take days took half a year.

The same neglect shows in hospitals. Punjab’s system is overloaded, but its supply chain and attendance still work. In KP, the Sehat Insaf Card has become a card of disappointment. The government announced free treatment for six million families but reached only about 2.2 million—less than half. Even those with a card suffer. You take a patient to an empanelled hospital and are told the government has not paid the hospital for months. Reports confirm that patient care at outsourced hospitals suffers due to payment delays, with the Health Foundation admitting technical issues. For a file, it is technical; for a poor family that hired a rickshaw to reach the hospital, it is betrayal. Then there is food. Punjab, due to its own produce and an active food authority, keeps markets somewhat stable. KP, by its own admission, is not self-sufficient. The government now promises self-sufficiency by 2030. A housewife in Mardan or Mingora does not live in 2030; she lives this week. She needs flour and sugar today. A bigger allocation next year cannot cook food

this month.

The deepest wound is peace. Punjab, after years of operations, has largely controlled sectarian militancy. In KP, especially in Kurram, Dera Ismail Khan, and Kohat, Shia-Sunni tensions still shut down whole districts. Roads close for weeks, children miss school, trucks carrying food and medicine cannot pass and funerals become routine. The response is usually a delegation, a jirga and a press release. Jirgas have respect, but peace cannot be outsourced to them forever. It needs permanent policing, administration and justice. That writ is missing. Above all hangs education, which will decide the next fifty years. According to the Pakistan Economic Survey 2025–26, Punjab's literacy rate is 68 percent, the highest in Pakistan, while KP's is 58 percent. The 2023 Census shows the gap to be wider: Punjab at 66.25 percent and KP at 51.09 percent. The national average is around 60 percent, so Punjab pulls the country up while KP pulls it down.

On the ground, these are children. KP has nearly 4.9 million out-of-school children. The government itself calls 4.7 million out-of-school children a ticking time bomb, but the bomb keeps ticking. In Upper Kohistan, nearly 60 percent of girls' primary and middle schools are shut due to a teacher shortage. Out of 111 girls' schools, only 48 are functional. Out of 354 sanctioned posts, only 106 are filled. In Lower Dir, the assembly took notice because 14 schools had no teachers for 14 years. Fourteen years without a teacher means a generation never learned to write its name. According to the Education Monitoring Authority, more than 1,000 schools are temporarily non-functional and 44 are permanently closed due to terrorism threats. How do you build a future when the classroom is locked?

Two more realities matter. First, jobs and infrastructure. Punjab builds motorways, metros, underpasses and industrial estates that create work. In KP, graduates drive rickshaws or wait for a Gulf visa. Interior roads are broken, industrial estates are empty plots and investors stay away because they need stability. Second, everyday corruption. In Punjab, digitization has reduced contact between citizens and clerks. In KP, you still need a reference to get your file moved. That small-scale corruption hurts the poor most. This does not mean Punjab is paradise. It has corruption, inflation, and political fights. But there is a difference in focus. Punjab's governments, regardless of party, have largely focused on administration. KP's government, over the last decade, has focused on agitation. Protest politics cannot

run a hospital, print a licence or open a school. The people of KP are as hardworking, talented, and patriotic as the people of Punjab. They deserve the same governance. Until Peshawar decides that its first job is not to fight Islamabad but to serve its own people, this comparison will remain painful. For a citizen who wants his licence on time, his medicine on time, his children in school and peace in his street, Punjab feels like paradise compared to the KP.

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ARTICLE 7

Maryam Nawaz: Punjab’s path to progress

IN its nascent stages, the newly established Punjab Government faces a dual challenge: delivering essential services to its citizens while navigating fiscal constraints. However, the absence of significant financial resources should not deter progress or impede the government’s ability to enact meaningful change. By harnessing non-monetary resources and adopting innovative strategies, the Punjab Government can embark on a transformative journey toward efficient governance, enhanced public service delivery, and strengthened public trust.

Efficient law enforcement is the cornerstone of societal stability and public safety. The Punjab Government can initiate comprehensive police reforms aimed at enhancing professionalism, accountability and community engagement within law enforcement agencies. This could entail standardized recruitment processes to ensure the selection of qualified and ethical candidates, ongoing training programs focusing on ethics, human rights and community policing, establishment of independent oversight mechanisms to address grievances and hold law enforcement accountable and promotion of community policing initiatives to foster trust and collaboration between the police and the public.

The demeanor of government officials profoundly influences citizen perceptions and satisfaction with public services. To foster a culture of responsiveness, courtesy and accountability, the Punjab Government can implement customer service training programs to equip government office staff with communication and interpersonal

skills. Additionally, implementing performance evaluation mechanisms based on citizen feedback can incentivize exemplary service delivery, while promoting a culture of service excellence and empathy through internal communications and leadership directives.

Addressing economic challenges like inflation and price volatility requires proactive measures. The Punjab Government can explore regulatory interventions to stabilize prices of essential commodities by implementing price controls to prevent price gouging and unfair trade practices, promoting market competition and transparency to ensure fair pricing for consumers and establishing monitoring and enforcement mechanisms to deter market manipulation and ensure compliance with price regulations.

Corruption undermines the integrity of government institutions and erodes public trust. To combat bribery effectively, the Punjab Government can implement a multi-faceted approach that includes strengthening anti-corruption laws and enforcement mechanisms, promoting transparency and accountability in procurement processes, leveraging technology to reduce opportunities for bribery, such as digital payment systems and online service delivery platforms, and fostering a culture of integrity and ethical conduct through training and awareness campaigns.

Efficient and responsive public services are crucial for citizen satisfaction and overall well-being. The Punjab Government can undertake various initiatives to improve service delivery by streamlining administrative processes through digitization and automation, reducing bureaucratic delays and inefficiencies through process optimization, implementing performance-based incentives for public servants to encourage productivity and excellence and establishing citizen feedback mechanisms to monitor service quality and address grievances promptly.

In addition to these initiatives, the Punjab Government can leverage existing digital platforms or develop new ones to enhance transparency, efficiency and accessibility in public services. Digital solutions such as e-governance portals, mobile applications and online service delivery mechanisms can optimize resource utilization and improve citizen engagement without significant financial investment. Furthermore, collaboration with the private sector through public-private partnership (PPP) can unlock resources and expertise to address infrastructure gaps, deliver

public services and spur economic development. By leveraging private sector investment and innovation, the government can achieve tangible outcomes without bearing the full financial burden.

In conclusion, the journey towards governance transformation in Punjab requires a multi-dimensional approach that prioritizes strategic initiatives, innovation and collaboration. While financial resources are essential, the judicious utilization of non-monetary resources and creative problem-solving can pave the way for sustainable development and inclusive growth in the region. Through concerted efforts and visionary leadership, the Punjab Government can realize its aspirations of a prosperous and empowered society.

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views expressed are writer’s own.

ARTICLE 8

Reforming Motorway Police

NHMP, once symbols of progress and efficiency, are now plagued by traffic conges-tion, often exacerbated by the actions of the Motorway Police. Document checks for heavy trucks frequently result in long queues, disrupting traffic flow and causing frus-tration among motorists. This is a call for reform within the Motorway Police to ad-dress these issues and restore their role as guardians of safe and efficient travel. Historically, the Motorway Police have been known for their professionalism, cour-tesy and commitment to ensuring road safety. However, recent observations reveal a departure from these values, with officers prioritizing document checks over traffic management responsibilities. This shift in focus has led to increased instances of traf-fic congestion, highlighting the urgent need for reform. One of the primary challenges facing the Motorway Police is the practice of stopping heavy trucks for document checks. While these checks are essential for ensuring com-pliance with regulations, the timing and location of these interventions often contrib-ute to traffic jams. To mitigate this issue, the Motorway Police must adopt a more strategic approach to document checks, scheduling them during

off-peak hours or util-izing technology-enabled solutions to minimize disruption to traffic flow.

Furthermore, the manner in which document checks are conducted can also impact traffic efficiency. Officers should strive to streamline the inspection process, utilizing mobile checkpoints or automated verification systems to reduce the time vehicles spend stopped on the road. By embracing technology and innovation, the Motorway Police can enhance their operational efficiency while minimizing disruptions to mo-torists.

In addition to addressing document checks, the Motorway Police must also prioritize proactive traffic management strategies. This includes identifying congestion hot-spots, implementing targeted enforcement campaigns, and promoting compliance with traffic regulations. By taking a proactive approach to traffic management, the Motor-way Police can prevent congestion before it occurs, ensuring smoother travel for all road users.

Education and outreach efforts are also essential components of reform within the Motorway Police. Truck drivers should be provided with clear guidelines regarding documentation requirements and traffic regulations, empowering them to comply with the law and avoid violations. Additionally, public awareness campaigns can help edu-cate motorists about the importance of cooperation and courtesy on the roads, foster-ing a culture of mutual respect and understanding.Ultimately, reforming the Motorway Police requires a comprehensive approach that addresses both operational practices and organizational culture. By prioritizing traffic management, embracing technology, and promoting education and outreach efforts, the Motorway Police can reclaim their role as champions of safe and efficient travel on Pakistan’s motorways. Through collaboration and commitment to excellence, we can create a transportation network that serves the needs of all road users, enhancing connectivity, and driving economic growth across the nation.

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ARTICLE 9

Islamic banking vs conventional banking

IN today's financial world, many people believe that both Islamic and conventional banking are essentially the same, labeling both as haram (prohibited) because they deal with money, loans and profit-making. However, there is a fundamental difference between the two systems that hinges on their processes, especially in how they align with Islamic principles. Understanding these differences is crucial for anyone who wants to make an informed choice about their financial dealings. The concept of Halal (permissible) and Haram in Islam is not always about the end product—it often depends on the process by which something is done. A well-known example is the slaughtering of animals for food. A goat, which is halal by nature, becomes haram if it is not slaughtered according to the Islamic method (zabiha). Similarly, in banking, the same principles apply: the process by which transactions are conducted determines whether they are permissible.

Conventional banking operates on an interest-based model, where loans are given and deposits are accepted with a predetermined interest rate. Banks lend money and charge interest on loans, making a profit through these interest payments. For example, if you take a loan to buy a house, you pay back the loan with an additional interest amount. Conventional banks often engage in speculative investments like derivatives and high-risk assets, which can lead to financial instability. The primary goal of conventional banking is to maximize profits for shareholders, regardless of how those profits are generated. There is no restriction on where conventional banks invest, meaning they can put money into industries like alcohol or gambling, which are haram in Islam. Because of the reliance on interest (riba), many scholars and individuals consider conventional banking haram. The Quran explicitly forbids Riba, seeing it as an exploitative practice that enriches the lender without regard for the borrower's situation.

Islamic banking, also known as Shariah-compliant banking, operates in a fundamentally different way. It is not just about avoiding interest—it's about creating a financial system that prioritizes fairness, transparency and social responsibility. Islamic banks do not charge interest on loans. Instead, they use profit-sharing models where both the bank and the client share in the risks and rewards of an investment. Islamic financial products are designed to share risk between the bank and the customer. For example, in Mudarabah (a profit-loss sharing partnership),

the bank provides capital while the entrepreneur provides expertise and profits are shared according to an agreed ratio. Investments are directed toward sectors that align with Islamic values. Islamic banks avoid sectors like alcohol, gambling and speculative markets. They also operate under the guidance of a Shariah Supervisory Board, which ensures that all transactions and products adhere to Islamic law.

The key distinction between Islamic and conventional banking lies in how transactions are structured. The same transaction can be either halal or haram depending on its process. For example, in a conventional bank, if you take a loan to buy a car, you pay back the amount plus interest. This interest is what makes the transaction haram. In an Islamic bank, the bank might purchase the car itself and then sell it to you at a higher price through a contract called Murabaha. You pay the bank in installments, but since there is no interest involved, this process is considered halal. By focusing on ethical processes, Islamic banking aims to create a fairer system that aligns with the values of social justice and transparency, as emphasized in Islamic teachings. Many people assume that since both Islamic and conventional banks are profit-driven, they must be the same. However, this overlooks the critical role of process in Islamic finance. Islamic banks do aim to be profitable, but they must do so in ways that adhere to Shariah principles. This is not about finding loopholes, but rather about structuring transactions in a way that respects Islamic teachings on fairness and equity.

Even for those who are not deeply religious, Islamic banking offers benefits that go beyond the absence of interest. Islamic banking contracts are designed to be clear and transparent, ensuring that all parties understand the terms of their financial dealings. By focusing on investments that benefit society, Islamic banks often support projects in education, healthcare, and sustainable energy. By sharing risks with clients, Islamic banks contribute to a more stable financial system, reducing the chances of major crises like those seen in conventional banking.

Islamic banking offers a clear alternative for those seeking to align their financial practices with Islamic principles. It is not just about avoiding haram activities—it is about creating a system that is fair, just and beneficial for society. For those who have hesitated to engage with banks due to concerns about Riba and unethical practices, Islamic banking provides a way to participate in the financial system

without compromising their beliefs. The distinction between Islamic and conventional banking is not merely academic; it affects real-life decisions for millions of people. As the demand for Shariah-compliant financial services continues to grow, it’s essential to understand how the process makes the difference. This understanding can help the public see that while both systems offer similar services, they do so in very different ways, with Islamic banking providing a path that many consider more aligned with ethical and spiritual values.

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ARTICLE 10

The Captain who chose to stand

NATIONS are built on stories. Some are written in books. Others are written in moments when a single choice defines a lifetime of service. Pakistan saw one such moment on a road in Islamabad. Group Captain Asim Tariq of the Pakistan Air Force saw a woman in danger. He stopped his car. He got out. He stepped between her and those who meant her harm. He was shot while trying to save her. He died as he had lived, putting duty before himself. He was not on a mission. He was not at a base. He was on a city street and that was enough. For a soldier, the uniform does not come off when the day ends. The oath does not expire when you leave the gate. It goes where you go.

Group Captain Tariq served for years in the PAF Intelligence Directorate. His work was quiet and his role was critical. He the skies and he the country. People who served with him remember his discipline and his calm. They remember a man who believed that responsibility means action. On that day, the world saw what his colleagues already knew. He saw something wrong and he moved to make it right. That is leadership. That is character. He leaves behind a wife and two children. To his daughter and son, we say this: Your father showed the whole country what courage looks like. It is not loud. It is not for show. It is the decision to do what is right, even when it costs everything. To his family, we do not offer only sympathy. We offer respect and a promise. His name will be spoken with honor. His sacrifice will not be forgotten.

His final act reminds us who our armed forces really are. They are not far away. They are part of our streets and our lives. The same focus that guides a jet at night also watches over a neighborhood after dark. The same training that plans a sortie also makes a man step out of his car when he hears a cry for help. Group Captain Tariq showed us that, for our soldiers, there is no such thing as being off duty. There is only duty.

This year has taken many from us. As we speak of one captain's bravery, we also carry the memory of others who kept the same watch. We remember Flight Lieutenant Muhammad Qasim Abdullah, Lieutenant Taha Abbasi, Captain Asmad, Sepoy Rizwan, Col Amjad Latif, Maj Abdul Majid, SM Munir, Hav Amanat, Hav Reagan, Hav Alamgir, Major Rizwan, Naib Subedar Ameen, Lance Naik Younis, Major Syed Rabnawaz Tariq, Major Anwar Kakar and Major Zaid Saleem. They held different ranks and they came from different homes. Some flew aircraft. Some led troops. Some kept the machines and the units ready so others could fight. All of them accepted the same truth. The safety of millions rests on the shoulders of a few who choose to carry it.

To say their names is to acknowledge a debt. It is a debt owed by every child who walks to school and by every family that sleeps in peace. It is owed by every person who speaks freely in this country. That freedom was bought with long nights and hard posts and, in some cases, with a final sacrifice.

Group Captain Asim Tariq's story became known because it happened in public. But for every name we speak, there are many acts of courage that never make the news. A patrol that turned back an attack. A pilot who held the line. A soldier who stood in the cold so others could stay warm. This is the daily guard that keeps a nation whole. So we salute the captain who stepped out of his car and into history. We salute every name we honor today. To their families, we say thank you. Your loss is the price of our safety. Your loved ones are the reason our flag still flies. May we live in a way that honors them. May we protect the peace they gave their lives to keep. And may we remember that the border they defended runs through every street where one Pakistani stands up for another.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 11

IMF policies and perceptions

IN many borrowing countries, citizens are informed by their governments that economic difficulties are primarily the result of IMF-imposed conditions. However, it is essential to recognize that internal governance and economic mismanagement within these countries can also contribute significantly to economic woes. Political leaders may use the IMF as a scapegoat to divert attention from their own policy failures and mismanagement. Economic challenges are rarely the result of a single factor. Instead, they are often the outcome of a combination of internal and external factors. While IMF conditionality can have an impact on local economies, other global factors, such as fluctuating commodity prices, international trade dynamics and geopolitical tensions, can also influence a country's economic stability.

IMF assistance often comes with policy conditions which borrowing countries are expected to meet in exchange for financial support. These conditions typically focus on fiscal discipline, monetary policy adjustments, structural reforms and other measures to address underlying economic imbalances. Critics argue that some of these conditions can be stringent and may exacerbate economic challenges for citizens, leading to price hikes and austerity measures. Public perception of the IMF can also be influenced by the transparency and communication practices of the institution. If citizens feel that IMF decisions are not adequately explained or understood, it may lead to increased skepticism and resentment towards the institution. Improving communication and engaging with local communities can be vital in addressing these concerns.

Despite the criticism, there have been instances where IMF assistance and policy advice have led to positive outcomes in borrowing countries. Some countries have successfully implemented necessary reforms and achieved economic stability with the support of the IMF. Highlighting these success stories can help balance public perception and shed light on the positive impact of IMF involvement. The negative perception of the IMF can also be influenced by biases and preconceived notions about international financial institutions. Historical experiences with IMF programs that may not have yielded the desired results in some countries can influence

current attitudes. Additionally, media coverage and political rhetoric can play a significant role in shaping public opinions.

People argue that its policies tend to exacerbate socio-economic inequalities within borrowing countries. They claim that the burden of austerity measures and structural reforms falls disproportionately on vulnerable and marginalized communities. In contrast, others argue that these measures are necessary to address long-standing economic imbalances and promote sustainable growth. Governments in borrowing countries may exploit the negative sentiments towards the IMF for their political advantage. Blaming external factors like IMF conditions allows them to evade accountability for economic challenges and discontent among citizens. Political narratives that portray the IMF as a threat to national sovereignty can further fuel public mistrust. Public perception of the IMF in borrowing countries is a complex interplay of various factors, including conditionality, governance issues and communication.

While criticisms against the IMF are not unfounded, it is essential to consider the multifaceted nature of economic challenges and the role of various stakeholders. Collaborative efforts between the IMF, borrowing countries and their citizens can lead to more effective policies and better outcomes in times of economic uncertainty. By fostering transparency, engagement and inclusivity, the IMF can work towards building stronger relationships with borrowing countries and contributing to their long-term economic stability. To address public resentment towards the IMF effectively, collaboration and learning from past experiences are essential. The IMF must take into account the socio-economic realities of each country and work closely with local stakeholders to design appropriate policies. Furthermore, it is crucial for the IMF to continuously evaluate and adapt its approaches based on the lessons learned from previous programs.

The ultimate goal of IMF assistance is to promote inclusive growth and sustainable development. This requires a comprehensive approach that goes beyond short-term fixes and addresses the root causes of economic challenges. By focusing on job creation, social safety nets and investment in education and healthcare, the IMF can contribute to long-term economic stability and improved living standards. For the IMF to foster a more positive image, it is essential to involve local stakeholders in the decision-making process and ensure that policies are tailored to the specific

needs of each country. Engaging with civil society, local businesses and grassroots organizations can help build trust and create a more inclusivity to economic reforms. The imposition of conditions by the IMF can have diverse repercussions on different strata of society.

While its primary aim is to bolster the economy and ensure stability, some of these conditions may lead to an escalation in the prices of utilities and higher tax rates, disproportionately impacting the common man. It is of paramount importance for the IMF to take into account the social ramifications of its policies and adopt a well-balanced approach that safeguards the interests of all citizens, particularly those who are most vulnerable. Incorporating measures to address socio-economic disparities and ensuring that policies do not excessively burden the lower-income segments should be given utmost priority. Engaging with local communities and civil society organizations during the policy formulation process would facilitate a deeper understanding of the specific needs and concerns of different demographics, thereby enabling the IMF to implement more targeted and equitable policies.

—The writer is Regional Executive Inclusive Development at National Bank of Pakistan, Mirpur AK.

ARTICLE 12

Where capital may look next

HISTORY often rewards nations that recognize opportunity while others are occupied with managing crises. The recent Iran–US conflict may ultimately be remembered not only for its military consequences but also for the way it reshaped economic perceptions across the Middle East.

For decades, Dubai built its reputation as a safe haven for global capital—a place seemingly insulated from the instability that periodically affected the region. Yet the latest conflict revealed a reality that investors cannot ignore: even the most successful economic hubs remain vulnerable to geopolitical shocks. While the UAE’s defensive capabilities proved effective, the perception of absolute security was inevitably challenged.

In today’s interconnected world, perception matters almost as much as reality. Investors are not concerned solely with present conditions; they also evaluate future risks. When major ports, energy facilities and trade routes appear exposed to regional tensions, businesses naturally begin exploring alternatives.

Against this backdrop, Pakistan emerged from the crisis in an unexpected position. Rather than becoming directly involved in the conflict, it gained recognition for its diplomatic engagement and efforts to support dialogue. At a time when confrontation dominated headlines, Pakistan was increasingly viewed as a country capable of facilitating communication and reducing tensions.

That shift in perception could have important economic consequences. For years, Pakistan has struggled to attract investment on the scale its geography and population would suggest. Yet global crises often create new opportunities. Countries that demonstrate strategic relevance, political maturity and regional importance frequently find themselves receiving fresh attention from international investors.

Pakistan’s advantages are substantial. It sits at the crossroads of South Asia, Central Asia, China and the Middle East. It possesses a large domestic market, an expanding infrastructure network and access to major trade corridors. Combined with a growing diplomatic profile, these factors create a foundation that a few countries in the region can match.

However, opportunity alone is never enough. To convert goodwill into investment, Pakistan must offer what investors value most: predictability. Clear regulations, stable tax policies, efficient dispute resolution, modern infrastructure and ease of doing business matter far more than promotional campaigns.

Special economic zones, industrial corridors and port-based developments should be transformed into genuine engines of growth rather than remaining policy ambitions. If implemented effectively, they could attract capital seeking diversification beyond traditional regional destinations.

The objective should not be to replicate Dubai. Pakistan’s strengths are different. Its future lies in leveraging its scale, strategic location, industrial potential and diplomatic relevance to create a model uniquely suited to its own circumstances.

The most significant opportunities in history often emerge during periods of uncertainty. The recent conflict has prompted investors to reconsider old assumptions and explore new possibilities. Pakistan now has a rare chance to present itself as a credible economic destination at a moment when the regional investment landscape is evolving. Whether this moment becomes a turning point or a missed opportunity will depend not on events beyond Pakistan’s borders, but on the decisions made within them. The opening exists. The challenge is to act before it disappears.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 13

From conflict to commerce

THE recent conflict has between India and Pakistan has left the country in a reflective state.

While the military objectives may have been met, the cost in economic terms is only beginning to unfold.

What lies ahead is not merely a recovery effort but a national reset—one that demands firm focus on economic rebuilding.

In 2024, Pakistan’s economy exhibited signs of stabilisation, albeit slowly.

Official figures put GDP growth at 1.9% — an improvement from the contraction in 2023, but still modest and far below what is required for meaningful progress.

Agriculture and services sectors offered some support, while industrial production remained sluggish, hindered by power shortages, inflation and rising input costs.

Inflation, though down from its peak, averaged 23.6% across the year, continuing to erode real incomes.

Food and fuel remained stubbornly expensive for ordinary households.

Poverty deepened further, with estimates suggesting over 40% of the population now living below the poverty line.

Millions slipped into economic hardship, especially in rural areas where public support was thin.

Unemployment stayed around 8%, with youth and educated jobseekers finding limited opportunities.

The debt situation also grew more pressing.

By the close of 2024, total public debt had climbed to PKR 67 trillion—roughly 75% of GDP.

Debt servicing alone consumed over 60% of government revenues, leaving little room for development or social spending.

Externally, the country faced considerable pressure.

Over 20 billion US dollars were repaid in foreign debt obligations, straining reserves that hovered just above 8 billion dollars for much of the year.

While inflows from the IMF and friendly nations provided temporary relief, the broader picture remained one of vulnerability.

The fiscal deficit widened to 7.4% of GDP, as the government struggled with underperforming revenues and high expenditure.

Despite repeated attempts, meaningful tax reform proved elusive.

Revenue targets were missed and the reliance on indirect taxation continued to burden the lower-income population.

Trade remained weak, affected by regional uncertainty and import controls that disrupted industrial supply chains.

Some improvements were noted.

The central bank maintained a tight policy stance that helped to contain inflation by the year’s end.

Overseas remittances reached over 29 billion dollars, offering vital support to the current account.

The technology and services sectors, though still small in size, showed encouraging signs of growth.

But these isolated positives are not enough.

The need for comprehensive reform is now more urgent than ever.

Pakistan must shift its economic direction with serious structural changes—starting with broadening the tax base, reducing losses in state-owned enterprises and targeting subsidies more efficiently.

Agriculture, which supports a large share of the population, needs investment in water management, mechanisation and crop diversification.

The energy sector remains another major concern where inefficiencies and financial losses continue to hinder industrial recovery and investor confidence.

Human capital cannot be sidelined.

Without strong investment in education, health and skill development, economic growth will remain shallow and exclusive.

Prioritising vocational training, especially for young people and women, could prove a game changer over time.

This moment demands a long-term view.

Pakistan cannot afford to return to business as usual—relying on short-term loans, bailout packages and cosmetic policy changes.

What is required is a national economic agenda built on fiscal discipline, political stability and the confidence that comes with genuine reform.

War may have tested our strength, but rebuilding the economy will define our future.

Only by focusing on growth, fairness and self-reliance can Pakistan chart a more secure and dignified path forward.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK. ([])

ARTICLE 14

Nurturing a culture of compliance

IN the intricate tapestry of societal norms, the relationship between laws and compliance is often complex. Despite the undeniable importance of regulations for public safety and wellbeing, the enforcement and adherence to these laws sometimes seem to be governed more by external pressures than by an intrinsic sense of responsibility. Helmets and Seat Belts: The reliance on fear of fines rather than a genuine concern for personal safety remains a challenge in the consistent use of helmets and seat belts. While campaigns initiated by traffic police may yield temporary compliance, sustaining it without external pressure proves to be difficult.

Beyond the immediate goal of reducing fines, there is a need for a paradigm shift in societal attitudes towards road safety. The government can play a pivotal role in this transformation by not only enforcing existing regulations but also engaging in extensive public awareness campaigns. Highlighting the potential life-saving benefits of helmets and seat belts can instill a sense of responsibility that transcends the fear of penalties. Encroachment on Public Spaces: Many shopkeepers in our society continue to occupy significant portions of public sidewalks despite clear regulations against such encroachments. The lack of stringent and consistent enforcement allows this practice to persist, hindering the convenience and safety of pedestrians.

Addressing this issue requires a two-fold approach. Firstly, local authorities need to actively enforce existing regulations, ensuring that encroachments are promptly removed. Simultaneously, efforts should be made to educate shopkeepers about the broader implications of their actions on community wellbeing. By fostering a sense of civic responsibility, the government can create an environment where adherence to regulations becomes a collective effort rather than a reaction to potential fines. Plastic Shopping Bags: The environmental impact of plastic shopping bags is exacerbated in a country, where sewerage blockages are a significant issue. Strict campaigns against plastic bags often arise only after

substantial environmental damage has been done, highlighting the need for proactive measures.

To address the plastic pollution crisis, the government should consider not only imposing heavy fines for non-compliance but also incentivizing the use of eco-friendly alternatives. Offering tax breaks or subsidies to businesses that adopt sustainable packaging practices can encourage a shift towards environmentally responsible choices. Additionally, investing in waste management infrastructure and public awareness campaigns can contribute to a more sustainable future. Noise Pollution: Noise pollution is pervasive in Pakistani society where ‘horn do rasta lo’ (give horn, take the road) become traffic rule, with regulations on permissible noise levels frequently disregarded. The lack of effective enforcement allows for continuous disturbances, affecting the wellbeing of communities.

Stringent enforcement of noise regulations, coupled with public awareness initiatives, is crucial to tackle this pervasive issue. Government bodies should actively monitor noise levels, imposing fines on violators consistently. Simultaneously, educating the public about the health and societal impacts of noise pollution can contribute to a culture where citizens voluntarily adhere to these regulations for the greater good. Traffic Rules and Public Transportation: The adherence to traffic rules and the use of public transportation often suffer due to lax enforcement. Traffic congestion and accidents persist as drivers flout rules without facing significant consequences, impacting overall road safety.

Enhancing public transportation infrastructure and reliability can be a key strategy in promoting compliance with traffic rules. Additionally, strict enforcement of traffic regulations, including heavy fines for violations, can act as a deterrent. Government initiatives to improve road signage, traffic management systems and public transport services can collectively contribute to a safer and more efficient transportation system. Waste Disposal: Improper waste disposal practices contribute to environmental degradation. While laws exist to regulate waste management, inconsistent enforcement and a lack of awareness lead to widespread littering and improper disposal methods.

The government should prioritize waste management through both punitive measures and educational programs. Implementing fines for improper waste disposal, combined with awareness campaigns on responsible waste management,

can encourage citizens to adopt more sustainable practices. Collaborating with local communities and businesses to establish effective waste collection and recycling systems can further enhance the impact of these efforts. Child Labour: Despite regulations against child labour, it remains a prevalent issue in our society. Inadequate enforcement and societal acceptance of child labour contribute to the perpetuation of this harmful practice.

A robust enforcement mechanism, including heavy fines and legal repercussions for businesses employing child labor, is essential. Simultaneously, the government should invest in programs that provide economic alternatives for families, addressing the root causes of child labour. By actively enforcing existing laws and addressing the socio-economic factors contributing to child labour, Pakistan can work towards eradicating this deeply ingrained issue. Nurturing a culture of compliance in the country requires a comprehensive and multifaceted approach. Strict implementation of existing laws, coupled with the imposition of heavy fines, can serve as a powerful deterrent.

However, the government should not solely rely on punitive measures; it must actively engage in public awareness campaigns, community involvement and incentivization of positive behaviour. By fostering a sense of responsibility and understanding the broader implications of non-compliance, the government can create a nation that values safety, environmental conservation and social wellbeing. Through this collective effort, Pakistan can transform into a society where adherence to regulations becomes second nature, leading to a safer, more sustainable and rules-abiding nation.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

views expressed are writer’s own.

ARTICLE 15

Policing with dignity

THE Supreme Court has reaffirmed constitutional respect for citizens, but real reform now depends on Parliament and effective implementation by the executive.

The Supreme Court of Pakistan's judgment of 30 January 2026, authored by Justice Salahuddin Panhwar, affirms a fundamental constitutional principle: the police are servants of the public, not rulers over it. By directing that expressions such as "Bakhidmat Janab SHO" be discontinued in police applications and discouraging the use of the term faryadi, the Court has sought to ensure that citizens are treated with dignity and respect in their interactions with law enforcement.

This judgment deserves to be welcomed and, more importantly, implemented in letter and spirit. The Court has not merely issued administrative directions; it has reminded all state institutions that authority must be exercised responsibly and in service of the citizenry. Language is a reflection of culture and the words used in official settings carry weight. By removing terms that imply subordination, the Court has signaled a shift toward a more citizen-centric approach.

However, words alone cannot bring about meaningful reform. For the Court's vision to become reality, structural and legislative follow-through is essential. Parliament must translate the judgment into enforceable laws that strengthen accountability, limit unchecked discretion and ensure that citizens' rights are upheld. FIR registration should be treated as a guaranteed right, not a favour dependent on an officer's discretion. Transparency and accountability must become the standard rather than the exception.

The role of the executive, especially provincial leadership, is equally critical. In Punjab, where administrative reforms often set the benchmark for the rest of the country, the Chief Minister, Maryam Nawaz, has a responsibility to ensure that these judicial directions are implemented effectively. Police stations operating with professionalism, efficiency and respect for citizens will not only realize the Court's vision but also set a precedent for broader reforms nationwide.

The policing system in Pakistan continues to function under colonial-era statutes such as the Pakistan Penal Code and the Code of Criminal Procedure. While these laws have been amended over time, their legacy of control and discretion remains. The Court's judgment provides a critical opportunity to align policing practices with constitutional values and to transform the citizen–state relationship into one based on fairness, equality and dignity.

The true test of this reform is not the elimination of a single word from an application. It is whether citizens feel empowered and respected when they approach a police station. Will complaints be registered promptly and fairly? Will citizens be treated as equals, not supplicants? Will respect and accountability become the norm rather than the exception?

The Supreme Court has set the direction. Now it is for Parliament to legislate, for the executive to implement and for institutions to internalize the principle. Only through coordinated action will the constitutional promise of dignity move from words on paper to lived reality. True reform is not achieved through changes in language alone. It is realized when power is exercised with restraint, accountability and respect.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 16

Colonial shadows in Commissioner Houses

This is not really a debate about clothes. It is about how power is exercised in our institutions and how easily human dignity is sacrificed in the name of authority.

Pakistan is an independent country, yet in some of its most powerful civilian offices the atmosphere still belongs to another era. Anyone looking for traces of the British Raj does not need to open a history book. A visit to the offices and residences of Assistant Commissioners, Deputy Commissioners and Commissioners is often enough. There, the colonial mindset has not faded, it has settled in.

Inside these spaces, one often sees orderlies standing silently, hands folded, dressed in turbans, sherwanis or waistcoats. This attire is not required for their work. It does not improve efficiency or professionalism. Its purpose is symbolic. It turns a working individual into a visual accessory of authority, reducing a human presence to a reminder of hierarchy and obedience.

A simple comparison exposes the problem. Federal secretaries do not surround themselves with ceremonial attendants. Judges do not demand silent displays of

submission from their staff. Parliament does not function this way. Yet in the offices and homes of ACs, DCs and Commissioners, such practices continue almost unquestioned. The reason is not administrative; it is psychological.

The commissioner system was designed by the colonial state to project distance and awe. The officer was meant to appear elevated and unapproachable, while silent attendants reinforced that image. Dress, posture and constant presence were tools to communicate dominance. Independence removed the foreign rulers, but the choreography of power remained.

A commissioner is a public servant, not a feudal lord. His residence is maintained with public money. His office exists to serve citizens, not to perform authority. When power relies on another person standing silently in ceremonial dress, it is not strength. It is insecurity disguised as tradition.

In most societies, uniforms exist for practical reasons such as identification, safety and professionalism. In our commissioner system, this purpose has been distorted. Clothing is used to dramatize rank, preserve artificial distance and normalize submission. Calling it culture does not change its effect.

What makes this practice more troubling is the misuse of our own cultural symbols. The turban has long represented honor and dignity. On the head of a farmer, an elder or a scholar, it carries respect. Inside commissioner houses, however, it has been reduced to a sign of silence and obedience. This does not merely demean the individual wearing it; it diminishes the culture itself.

If reform is to be meaningful, it must begin where authority is most visibly performed. Colonial-era ceremonial uniforms in AC, DC and Commissioner offices and residences should end. Staff should be provided with simple, professional attire that reflects work, not subservience. Clear rules must ensure that such practices do not quietly return under the cover of tradition. Civil service training must reinforce a basic truth. authority does not grow by lowering others.

We speak often of democracy and equality, yet tolerate miniature monarchies within state residences. As long as one person’s power requires another to stand silently as a prop, freedom will remain a claim rather than a reality. The colonizers are gone. The mindset they left behind should be too.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 17

Revamping Pakistan’s primary education system

PAKISTAN’S education system has long been a subject of debate and scrutiny. While subjects like history, mathematics and drawing have traditionally dominated the primary education curriculum, there is a growing consensus that it’s time to shift the focus towards character building. This shift represents a paradigmatic change in the way we view education, emphasizing not just what our children know but who they become as individuals. Here, we will delve into the importance of character education in Pakistan’s context, outlining the need for reform and potential .

Currently, Pakistan’s primary education system is rooted in a traditional model that places significant emphasis on academic subjects. While this approach has its merits, it often neglects the holistic development of a child. Children are fed a steady diet of facts, figures and formulas, but the development of essential life skills, empathy and a strong moral compass is often overlooked. This lopsided approach has led to a generation of students who excel in exams but struggle when it comes to facing real-world challenges.

Character building is not a new concept; it has deep roots in our cultural and religious traditions. In a country like Pakistan, where values and ethics hold immense importance, character education should be at the forefront of our educational priorities. By integrating character building into the curriculum, we can nurture individuals who not only excel academically but also contribute positively to society.

Pakistan is a diverse nation with a rich tapestry of cultures, languages and religions. Character education can instill empathy and tolerance in our youths, helping bridge divides and promote social cohesion. When students learn to respect and appreciate differences, it paves the way for a more harmonious society. In a world fraught with ethical dilemmas, teaching children to make morally sound decisions is paramount. Character education can equip students with the tools to navigate

complex ethical choices, promoting honesty, integrity and accountability.

Life is filled with challenges and setbacks. Character education helps students develop resilience, enabling them to bounce back from adversity. Resilient individuals are better prepared to face the ups and downs of life with grace and determination. Character education encourages leadership qualities and a sense of civic responsibility. When students are taught the importance of giving back to their communities, it sets the stage for a generation of responsible citizens who actively participate in nation-building.

Effective communication and interpersonal skills are essential for success in any field. Character education can enhance these skills, preparing students for future careers and personal relationships. While the idea of character education is appealing, its implementation poses several challenges. First and foremost is the need for a comprehensive curriculum overhaul. This would require collaboration between education experts, policymakers and teachers to design a curriculum that seamlessly integrates character education into existing subjects.

Additionally, teacher training programs must be updated to equip educators with the tools and techniques needed to impart character education effectively. This includes not only understanding the principles of character education but also modelling them in their own behaviour.

Furthermore, assessments would need to be adapted to evaluate students' character development alongside their academic achievements. This shift would require innovative assessment methods that gauge qualities like empathy, teamwork and ethical decision-making.

Character education should not be limited to the classroom. Parents and the community at large play a crucial role in shaping a child's character. Schools and parents should collaborate to reinforce character education principles at home. This could involve workshops, seminars and community initiatives aimed at promoting values like respect, kindness and responsibility. Our society faces numerous challenges, including corruption, intolerance and social injustices. Islamic values such as honesty, justice and compassion are powerful tools in addressing and rectifying these issues from their roots.

By nurturing strong Islamic values, our youths can become global ambassadors for representing our faith as one of peace, tolerance and compassion on the international stage. In reimagining Pakistan’s primary education system, it’s imperative that we move beyond the traditional model of rote learning and embrace character education as a central pillar of our curriculum. By doing so, we can prepare our youth to not only excel academically but also to become compassionate, ethical and responsible citizens. This paradigm shift will not only benefit individuals but also contribute to the development of a more harmonious and prosperous society. It’s time to invest in the character development of our children to secure a brighter future for Pakistan.

—The writer is Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 18

Citizen-centric policing in Punjab

PUNJAB’S policing framework is undergoing a visible phase of reform, driven by a renewed emphasis on emergency responsiveness, citizen facilitation and institutional strengthening.

The direction of these measures reflects a broader administrative vision that seeks to modernize governance structures while restoring public confidence in law enforcement institutions.

Under the leadership of Maryam Nawaz, Punjab has witnessed an assertive push toward administrative modernization and improved service delivery. Her governance approach places significant emphasis on digitization, monitoring and citizen access, signaling a shift from conventional bureaucratic procedures to performance oriented administration.

At the operational level, Punjab Police’s emergency response system has been strengthened through enhanced digital coordination via the 15 helpline. Centralized command systems, tracking mechanisms, and supervisory oversight aim to improve response times and accountability. Effective policing relies not only on technology but also on trained personnel, operational mobility, and transparent performance reporting, forming a foundation for rebuilding citizen trust.

Parallelly, the expansion of Police Khidmat Markaz transforms public interaction by providing standardized services—character certificates, tenant registration, driving verifications, and documentation—in a facilitative environment, reducing delays, limiting discretionary practices, and promoting transparency. The Chief Minister's proactive oversight of such citizen focused initiatives underscores a governance model that prioritizes accessibility and responsiveness. The effort to digitize records and streamline service delivery indicates recognition that public trust is often built through everyday interactions rather than headline reforms. When citizens experience efficiency and clarity in routine processes, institutional credibility strengthens organically.

Perhaps the most consequential reform initiative concerns the strengthening of investigative capacity. For decades, weaknesses in criminal investigations have contributed to low conviction rates and public dissatisfaction within Pakistan's broader justice system. Inadequate forensic access, limited operational funds and resource constraints have historically undermined case preparation.

If accompanied by transparent auditing and performance evaluation, such financial allocations could improve the overall quality of prosecutions. Strong investigations form the backbone of criminal justice and without professional standards at this stage, even well functioning courts cannot deliver effective outcomes. Sustainable reform therefore depends on ensuring that investigative resources are both adequate and accountable. Despite these promising measures, structural challenges remain. Political influence over postings and transfers continues to affect institutional stability. Workload imbalances between operational and investigative wings strain personnel efficiency. Forensic infrastructure requires continuous expansion and coordination between police and prosecution departments must be strengthened to ensure seamless case progression.

Reform efforts in Punjab have historically experienced cycles of momentum followed by institutional stagnation. What distinguishes the present phase is its integrated emphasis on technology, service facilitation and financial strengthening. However, lasting transformation will require legislative backing, institutional insulation from external pressures and consistent public disclosure of performance indicators.

The broader reform trajectory shows that provincial leadership sees governance legitimacy as dependent on visible, measurable improvement. By emphasizing digital monitoring, citizen-centered service centers, and investigative strengthening, the administration signals a commitment to institutional evolution rather than rhetorical reform. Success will be measured not by announcements but by tangible indicators—reduced response times, higher conviction rates, transparent complaint redress, and public confidence. With continuity, accountability, and professional autonomy, Punjab can achieve lasting progress in law enforcement governance.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 19

Budget 2025: Numbers vs needs

THE federal budget for 2025–26, announced on June 10, presents a picture of economic restraint coupled with a sense of social responsibility.

With a total outlay of Rs 17.57 trillion—slightly down from last year's Rs 18.9 trillion—the government claims it has prioritized relief for citizens while addressing economic reform challenges.

However, for many low-income Pakistanis, the impact remains layered and complex.

Among the notable features of the budget is the reduction in income tax for salaried individuals.

Those earning between Rs 600,000 and Rs 1.2 million annually will now pay just 2.5%, down from 5%, while those in the Rs 1.2 to Rs 2.2 million bracket will pay 11% instead of 15%.

These reductions offer some relief for salaried individuals, though their reach remains limited to those already within the tax net.

A more inclusive measure is the increased allocation to the Benazir Income Support Programme (BISP), now at Rs 716 billion—up 21% from last year.

With plans to support around 10 million families and extend cash stipends to over 12 million schoolchildren, this initiative reflects a commitment to aiding vulnerable communities and addressing growing inequality.

At the same time, rationalization of subsidies, especially on electricity and fuel, has been undertaken.

These have been reduced from Rs 1.38 trillion to Rs 1.18 trillion, a move aligned with fiscal discipline.

While necessary, this shift may lead to higher household and transport costs, especially for lower-income families.

Defence spending has been increased by 20%, from Rs 2.12 trillion to Rs 2.55 trillion, reflecting ongoing regional security challenges.

While this rise addresses pressing strategic needs, it also highlights the need for a balanced approach to funding critical sectors such as education, healthcare and job creation.

A substantial portion of the budget—Rs 8.2 trillion—is allocated for interest payments, underscoring the significance of managing debt obligations.

This figure, nearly half of all federal expenditures, limits fiscal space for development.

The Public Sector Development Programme (PSDP), by comparison, has been allocated Rs 1 trillion.

Going forward, aligning debt servicing with developmental needs will be key.

The government has set a tax collection target of Rs 14.13 trillion for the Federal Board of Revenue (FBR).

To achieve this, reforms including AI-driven audits, digital invoicing and stricter enforcement are planned.

Expanding the tax base remains crucial to making the system more equitable and sustainable.

The projected GDP growth of 4.2% is a positive signal, but real progress depends on parallel efforts to stimulate job creation, particularly in agriculture and small industries.

A focus on employment can amplify the benefits of macroeconomic stability.

Finally, fiscal reforms aligned with international commitments—particularly those associated with financial institutions—have shaped the budget's structure.

These measures aim to ensure economic stability and restore investor confidence.

In sum, the 2025–26 budget attempts to balance economic prudence with social care.

It offers targeted relief through tax adjustments and social support while navigating broader economic constraints.

Though challenges persist, the budget outlines a framework that, with consistent implementation, holds potential to strengthen resilience and lay groundwork for inclusive growth.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK. ([])

ARTICLE 20

Break the monopoly

PAKISTAN'S crisis is not just economic or political, it is structural.

The obsession with clinging to oversized provinces has created a stranglehold that stifles development, fuels resentment and blocks genuine representation. While power brokers in Lahore, Karachi and Peshawar enjoy the spoils, the entire regions remain sidelined, breeding anger and disillusionment. The country cannot survive much longer under this monopoly of big provinces.

The grievances of South Punjab, Hazara and the tribal belt are not just local cries, they are national alarms. For years, the people of South Punjab have demanded their own province, only to be mocked with empty promises. Billboards and

manifestos come alive during elections, yet once the ballots are counted, the voices fade into dust. The neglect of South Punjab is visible in every closed hospital ward, every crumbling road, every broken promise of clean water. This is not representation, it is exploitation.

Hazara's story is no different. The demand for a separate province is rooted in years of neglect and cultural disregard by the provincial capital. Hazara's martyrs have already shed blood for recognition, yet their call remains unanswered. Their loyalty to the federation is unwavering, but loyalty should not mean silence in the face of injustice. Denying Hazara its rightful place is pushing its people into the margins and marginalization is a dangerous recipe for disunity.

Then there is the story of FATA, which was merged into Khyber-Pakhtunkhwa with much fanfare but little preparation. Instead of bringing prosperity, the merger has burdened the tribal people with bureaucratic red tape, stalled projects and broken commitments. They were promised integration and opportunity, what they got was confusion and further alienation. Their sacrifices in the war against terror were enormous, but their reward has been empty assurances. This betrayal deepens the fault lines in our federation.

The demand for new provinces is not about division, it is about survival. A country of 250 million cannot be run by clinging to outdated boundaries carved in another era. Big provinces hoard resources, dominate politics and silence smaller voices. The result is imbalance, mistrust and a sense of exclusion that weakens the state. Pakistan needs a structural reset and that reset begins with the courage to create new provinces.

Critics argue that more provinces will fuel division, but the opposite is true. Smaller provinces mean greater inclusion, fairer resource distribution and stronger loyalty to the federation. Bahawalpur, Hazara and the tribal areas need their own identity within Pakistan, not as a favour but as a right. This is how real unity is built, not by suppressing voices but by amplifying them.

History is already filled with warnings. East Pakistan's tragic separation was not only the result of political missteps but also of structural imbalance, where one region monopolized resources and political power while the other was reduced to a colony. If Pakistan fails to learn from that wound, then the repetition of mistakes will

not just be unfortunate, it will be fatal. Ignoring South Punjab, Hazara and FATA is not a small administrative lapse, it is the replay of an old arrogance that once broke the country.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 21

Doctrine of direction

FIELD Marshal Asim Munir’s recent addresses at the National Defence University and the Corps Commanders Conference matter because they do something speeches rarely manage in difficult times. They replace hesitation with direction.

The message coming out of Rawalpindi in early July was less about ceremony and more about resetting how Pakistan defines its security. By placing critical national lifelines and territorial integrity in the same frame, the Army Chief has aligned the military’s compass with the country’s real vulnerabilities. Modern conflict is not fought only on ridgelines anymore. It plays out around water, food, energy and the grey zone of cross-border threats that never announce themselves with a formal declaration. Recognizing that shift openly means the armed forces are not preparing for the last war. They are preparing for the next one and they are doing it with the public watching.

There is also a clear move away from waiting to be hit first. The last few weeks have shown a pattern that is hard to miss. Threats detected beyond the border are being dealt with before they materialize inside it. Drone incursions stopped over Balochistan, militant networks dismantled near the Afghan frontier and the ability to respond with precision when provoked are not isolated actions. They are evidence of a doctrine taking shape on the ground. The speech gives that doctrine language and legitimacy, so the soldiers who carry it out and the citizens who live with the consequences understand the logic driving it. That shared understanding is what turns orders into national will.

Speaking at both GHQ and NDU served another purpose. It took the same strategic intent to the commanders who execute it and the thinkers who will teach it

tomorrow. That overlap matters more than it seems. When the military, policy circles and ordinary citizens share a common picture of what is at stake, the country stops wasting time debating red lines after they have been crossed. Everyone already knows where they are and that saves lives.

Clarity like this also works as deterrence and deterrence is cheaper than war. Adversaries watch words as closely as troop movements. A vague posture invites testing. A defined one raises the cost of miscalculation. By laying out Pakistan's priorities plainly, the Army Chief has reduced the space for hostile actors to claim confusion about what will trigger a response. They cannot say they were not warned. That alone changes the risk calculation in capitals and in hideouts.

Finally, there is the question of stability. With the region under strain from economic shocks, climate pressure and militant spillover, people need to feel that someone is watching the horizon. The addresses did that. They projected an institution that is alert, has mapped the threats and intends to meet them on its own terms. That steadiness travels beyond barracks. It reaches markets, farmers and families who want to plan more than a week ahead.

That is why the speech carries weight beyond the day it was delivered. It sets priorities, binds the country to them and tells anyone watching that Pakistan's defense today is built on anticipation, not just reaction. It turns strategy into a message the nation can hold onto.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 22

External success, internal breakdown

FROM March through April and into the present moment, Islamabad handled the Iran–US crisis with notable strategic discipline.

Back channels remained active, neutrality was preserved across ports and airspace and energy flows were not disrupted. There were no sanctions, no escalation, no missteps. For a country often pulled into the gravitational field of other people's

conflicts, this was a clear demonstration of statecraft. Public approval reflected that success, with more than 70 percent backing the government’s approach. Yet overall approval has sunk to 29 percent. The explanation lies not in foreign policy but in something far more immediate and unforgiving, the electricity bill.

Between June and December 2026, over 60 percent of Pakistan’s legacy Independent Power Producer contracts will expire. These agreements, largely originating from the 1994 and 2002 policy frameworks, account for around 7,800 megawatts of installed capacity. They are built on take-or-pay clauses and dollar-indexed capacity payments that guarantee returns regardless of actual generation. For decades, reform plans have pointed to a single solution, allow these contracts to lapse, retire expensive plants and shift to cheaper domestic power. That moment is now less than a year away, yet there is no clear public roadmap. The official position remains under review. Meanwhile, industrial consumers are preparing for the worst, budgeting for diesel-based generation in anticipation of shortages or costly last-minute extensions.

The problem is structural. The expiring plants rely heavily on imported fuels. Around 42 percent run on imported RLNG, 35 percent on furnace oil and 11 percent on imported coal. Last year alone, Pakistan spent $18.7 billion on fuel imports for power generation. These costs flow directly into consumer tariffs through monthly adjustments. When the rupee weakens, electricity becomes more expensive. Extending these contracts would not just delay reform, it would lock in import dependence for years. What looks like a utility issue is in fact a balance-of-payments risk. This should have been the moment for rooftop solar. The economics are straightforward. Solar eliminates fuel imports, reduces transmission losses, and avoids capacity payments. A modest 5kW system can offset about 600 units a month, turning households into small producers while saving foreign exchange.

Instead, policy has moved in the opposite direction. Net-metering buyback rates for new users have been cut to Rs 11.33 per unit, while consumers pay over Rs 45. Duties on panels and inverters were reintroduced, raising system costs significantly. Distribution companies have imposed caps on new connections and approval delays now stretch for months. The result is predictable, installations have dropped sharply, with industry data showing a 41 percent decline in early 2026. The signal is

clear, remain dependent on the grid.

The contrast is striking. In managing an external crisis, the state showed clarity and control. In handling the domestic energy challenge, it has shown hesitation. Public perception has settled around three points. First, the system appears to protect import-based generation while exposing consumers to rising costs. Extending dollar-linked contracts while discouraging solar reinforces the status quo. Second, policy inconsistency has become a financial burden. Households that invested heavily in solar under one framework now face changing rules, damaging trust. Third, the absence of a clear post-2026 plan is itself a message. People assume continuity, meaning more circular debt and future surcharges. Recent surveys show that nearly 70 percent of Pakistanis rank electricity and inflation as their top concern, while external security barely registers.

Reversing this trend requires a shift in who the state partners with. Continuing with legacy IPPs sustains the current model. Engaging households and businesses as energy producers offers an alternative. The policy steps are straightforward. Allow expensive plants to retire on schedule. Replace centralized expansion with decentralized net-metering frameworks that treat rooftop solar as part of the grid. Set a predictable buyback rate linked to the consumer tariff and guarantee it for several years to restore confidence. Remove caps and enforce fast approval timelines. Eliminate taxes on solar equipment, recognizing that one-time imports of hardware reduce long-term fuel imports. Most importantly, avoid future contracts that pass fuel costs directly to consumers.

The choice is clear. One path extends old contracts, continues fuel imports, and relies on tariff increases to cover the gap. This protects a narrow group while burdening the wider population. The other path decentralizes power generation, reduces imports, and stabilizes costs over time. It involves short-term adjustment but offers long-term relief. The state has already shown it can manage external pressure. The real test now lies at home. Energy policy sits at the intersection of economic stability and public trust. As the focus shifts inward, performance will be judged not by diplomacy but by electricity bills. One challenge has been handled with competence. The other is unfolding quietly in every household. The outcome will depend not on strategy abroad but on decisions measured in units of electricity and the cost of imports. The tools exist. The question is whether they will be used.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 23

The refined illusion

Before anything else, I want to make it clear that I am not a medical professional.

What follows is the result of reading research papers, studying historical records, and trying to understand how certain food habits were shaped. I am sharing this only to raise public awareness.

For centuries, people around the world relied on simple, natural fats — pure ghee, butter, mustard oil, coconut oil, and olive oil. These fats were part of our daily life, passed from one generation to the next. They were familiar, nourishing, and accepted without hesitation. But somewhere in the past hundred years, a dramatic shift occurred: refined “vegetable oil” and vanaspati ghee found their way into our kitchens and quietly replaced the fats our grandparents trusted.

Refined oil did not begin as a food. Its origins lie in the factories of the late 1800s and early 1900s, where oils pressed from cottonseed, soybeans, and other low-value seeds were used mainly for soap, candles, lubricants, and even animal feed. Nobody imagined that these chemically treated oils — bleached, deodorized, and heated to extreme temperatures — would one day be promoted as healthy cooking options.

When manufacturers first tried to introduce these oils to American households, the effort failed. People preferred butter and traditional fats. Newspapers raised concerns about adulteration and safety. Many simply did not trust a product that had no cultural or culinary history. It smelled odd, tasted unfamiliar, and needed heavy chemical processing to become even remotely acceptable.

Then came the turning point. By the mid-20th century, companies producing hydrogenated oils and margarine realized that scientific endorsement was the key to winning public trust. In 1948, Procter & Gamble, one of the biggest vegetable-oil producers, made a substantial financial donation to the American Heart Association

(AHA). Before this, the AHA was a small, largely unnoticed group. The donation gave it national prominence.

Not long after, the AHA began recommending vegetable oils and margarine as “heart-healthy.” Advertisers seized the opportunity. Traditional fats, especially butter and ghee, were suddenly painted as harmful. Refined oils were sold as modern and superior. It was a major victory for marketing, not science.

Years later, research began uncovering what earlier claims had overlooked: Hydrogenated oils produced dangerous trans-fats. Highly refined oils lost natural nutrients and formed harmful compounds when repeatedly heated.Natural fats like pure ghee and cold-pressed oils were never the villains they had been made out to be. Today, health experts around the world advise minimizing refined oils and avoiding trans-fats altogether.

A Few Words of Advice: As a society, we need to step back and ask ourselves what we are putting on our stoves every day. Returning to natural fats — pure desi ghee, extra-virgin olive oil, and cold-pressed mustard, canola, or coconut oil — is not just nostalgia. It’s common sense. These fats nourished our forefathers and do not carry the hidden chemical burden of refined oils.

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—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 24

A mirror of society

THE common man, often seen as the backbone of society, paradoxically embodies its deepest flaws. In everyday roles — from selling fruit to driving buses — he manifests shameless dishonesty and recklessness. Rotten fruit hidden beneath fresh, reckless driving as a norm and bureaucratic inefficiency exemplify his

conduct. Even in government office, his behavior is marked by unhelpfulness and frequent prayer breaks that disregard public needs. This portrayal underscores a societal mirror where individual actions collectively shape a culture of deceit and negligence, challenging the very fabric of trust and responsibility.

Shopkeepers treat customers poorly and refuse returns or exchanges, while customers exploit return policies and engage in fraud. For instance, they use items extensively and then attempt to return or exchange them. Abroad, the common man is just as deceitful, returning used items to stores and faking disabilities. In the US, he buys new mattresses for guests and returns them after they leave, while in England, he uses a wheelchair outside but jumps around at home.

At home, he litters the streets, encroaches on public spaces, and neglects communal responsibilities. He spends millions constructing houses but cannot spare a few thousand to fix the broken road outside. He occupies streets and sidewalks with his goods when setting up shop. In government departments, bribery and negligence are rampant: gas department workers take bribes for (il-)legal connections, electricity workers record meter readings from home, and telephone operators ignore calls.

Politically, the common man serves politicians slavishly, supporting their rallies and defending their wrongdoings without demanding accountability. This servitude ensures poverty and stagnation within his own family while he remains loyal to political parties. He willingly lays out carpets at political rallies, chants slogans and runs alongside politicians' cars. He fights with friends and relatives over political allegiance but never demands his rights from these leaders. His family remains impoverished for generations, yet he proudly supports a political party, justifying politicians' major sins and mistakes instead of condemning them.

Socially, the common man torments others, demanding dowry and encouraging his daughter to dominate her in-laws while treating the Imam at the mosque like a servant. In business, he cheats on weights and measures, and as an employee, he is disloyal to his employer. As an employer, he neglects his workers' food, clothing and well-being. He chases after spiritual leaders but neglects his elderly parents at home.

The common man criticizes politicians endlessly, believing himself to be righteous and his views final. However, he fails to recognize his own flaws and responsibilities. True societal improvement hinges on self-reflection and accountability. The common man must acknowledge his faults, commit to honesty in all dealings and respect others regardless of status.

He should actively contribute to his community by avoiding harmful practices such as littering and illegal encroachments. Constructive criticism and civic participation are crucial for positive political change. Personal development through education, skills training and ethical living are a key to societal improvement. Developing empathy and compassion can help support others rather than exploiting them.

By embodying these principles, the common man can rise above his current state and contribute positively to society, leading to a ripple effect of positive change across all levels. The transformation of the common man into a true human being is essential for improving society and the corridors of power, but this hope for transformation remains elusive. Self-reflection, accountability and proactive efforts toward personal and societal betterment are crucial steps toward this goal.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 25

Real estate in decline

THE real estate sector has long been a pillar of Pakistan’s economy, driving investment, employment and development.

However, recent increases in government-imposed property transfer fees have significantly disrupted market activity.

Instead of generating higher revenues, these fees have discouraged buyers, sellers and investors, leading to a slowdown in transactions.

New charges, including stamp duty, capital value tax (CVT) and registration fees, have made property transactions prohibitively expensive.

What was once a manageable process is now burdened with high costs, discouraging potential investors.

The result is a decline in transactions, stagnating the market and affecting related industries like construction, interior design and real estate brokerage.

The government expected these fee hikes to increase revenue, but the strategy is proving counterproductive.

While per-transaction revenue has risen, the overall decline in transactions has offset any gains.

Many buyers and sellers are now resorting to informal, undocumented dealings to avoid excessive costs, reducing transparency and tax collection.

This shift to unofficial agreements poses legal risks, increasing the likelihood of property disputes and prolonged litigation.

The middle class, which relies on savings or bank financing to buy homes, is particularly affected by these increased costs.

Wealthy investors are also reconsidering their involvement in Pakistan’s real estate sector, redirecting their capital to other industries or foreign markets where transactions are more favorable.

This capital flight further weakens domestic economic activity.

Industry experts warn that if the government does not revise its fee structures, the long-term consequences could be severe.

The real estate market’s downturn is already impacting construction firms, suppliers and financial institutions reliant on mortgage lending.

A sluggish property sector can lead to a broader economic slowdown, as real estate is closely linked with multiple industries.

To address these challenges, policymakers must rethink their approach.

Instead of relying solely on higher fees, the government should explore alternative tax collection methods, such as improving documentation, cracking down on illegal land holdings and expanding the tax net to include unregistered properties.

A tiered taxation system could be a viable solution, where first-time buyers and lower-income households pay reduced fees, while luxury property transactions bear a slightly higher tax burden.

This would ensure continued investment without disproportionately affecting the middle class.

Encouraging investment rather than deterring it should be the priority, as a thriving real estate market attracts both domestic and foreign investors, creating jobs and boosting economic growth.

Where once real estate offices were bustling with activity, many now struggle to find buyers willing to bear both property costs and excessive transfer fees.

Investors are moving their capital elsewhere, weakening the sector’s contribution to Pakistan’s economy.

The government must recognize that overburdening the real estate market with high fees will only stifle growth.

A more strategic, balanced approach—one that fosters investment while ensuring fair taxation—is essential.

By making transactions more financially viable, the government can stimulate market growth, ultimately increasing revenue through higher transaction volumes rather than inflated fees.

Rising property transfer fees are stifling Pakistan’s real estate market, discouraging investment, reducing transactions and threatening economic growth across related industries.

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ARTICLE 26

Afghan refugee policy

FOR over four decades, Pakistan has hosted millions of Afghan refugees, a responsibility that began with the 1979 Soviet invasion of Afghanistan.

Successive waves of conflict, political instability and economic hardship have driven Afghans across the border, making Pakistan one of the largest refugee-hosting nations in the world.

While the country has shown generosity, the prolonged presence of such a large refugee population has created economic, social and security challenges that need urgent attention.

Initially, most Afghan refugees settled in camps along the border, but as conflicts endured, many moved into urban and rural communities across Pakistan.

Over time, they established livelihoods with some working in agriculture, construction and small businesses.

However, Pakistan lacks a formal refugee policy, leaving many Afghans in legal limbo.

The government introduced Proof of Registration (PoR) and Afghan Citizen Cards (ACC) to document their presence, but these are temporary solutions that do not grant long-term security.

Without legal status, refugees struggle to access education, healthcare and formal employment, making them vulnerable to exploitation.

Pakistan’s economy has borne a significant burden due to this large refugee population.

Public services such as education and healthcare are overstretched, particularly in areas with high refugee concentrations.

Schools in these regions face overcrowding and hospitals often struggle to provide adequate medical care.

The labour market is also affected, as many refugees work in informal sectors, sometimes leading to competition with local workers and causing tensions.

Although some refugees have become part of the local economy, their lack of legal recognition prevents them from contributing effectively to the country’s economic

growth.

Security concerns further complicate the issue.

While the vast majority of Afghan refugees live peacefully, there have been instances where criminal activities or extremist elements have been linked to refugee populations.

This has led to increased scrutiny, periodic crackdowns and stricter border controls.

However, such measures often disrupt the lives of ordinary refugees who are simply trying to survive, increasing their sense of uncertainty and fear.

Pakistan’s approach to Afghan refugees also has diplomatic implications.

The country has worked with the United Nations High Commissioner for Refugees (UNHCR) on voluntary repatriation efforts, but instability in Afghanistan discourages many from returning.

Some refugees have lived in Pakistan for generations, with no ties to their ancestral homeland.

Their forced repatriation remains a controversial issue, as many of them consider Pakistan their only home.

While international organizations have urged Pakistan to adopt a more structured approach, the challenge remains in balancing humanitarian concerns with national interests.

A more comprehensive and balanced refugee policy is essential.

Pakistan must create legal frameworks that allow refugees to access basic rights while addressing security concerns.

Strengthening cooperation with international organizations can help ease the financial burden and improve refugee management.

Additionally, long-term solutions such as vocational training and integration programs would enable refugees to contribute productively to society rather than remaining dependent on aid.

Ultimately, Pakistan must adopt a strategy that safeguards both its national interests and humanitarian obligations.

By ensuring Afghan refugees are treated with dignity while addressing economic and security concerns, the country can move toward a sustainable solution that benefits both refugees and the host population.

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ARTICLE 27

One uniform, two battles

This has been a week of two very different headlines, but one very same uniform. On one side of the country, the monsoon turned merciless. The President's office confirmed this week that rain related deaths had risen to 43 in Punjab and Khyber Pakhtunkhwa, with more flash floods, cloudbursts and river flooding feared. In Kasur, families waded through waist deep water carrying children and cattle onto boats, and in Lower Chitral, more than 200 travelers were stranded overnight by a flash flood in a remote valley. On the other side of the same week, in the northwest, a suicide bomber drove an explosive laden vehicle into the outer wall of a security checkpoint after failing to breach it. The military engaged the militants first. The blast killed 15 people, including 12 soldiers. Two incidents, two fronts, one army.

Let us talk about the first front, the water. While rescue authorities were still issuing alerts, the Pakistan Army was already in the mud. In Lahore Division alone, around 500 officers and soldiers set up 21 rescue and relief camps and shifted nearly 10,000 people from 72 villages along with their livestock. In Sahiwal district, 30 more camps were established for 49 flood hit villages, and rescue teams continued operations in Mian Channu, Abdul Hakeem and Tulamba. This week, Army Aviation helicopters flew where no road existed. The figures from ISPR read like a register of saved lives. 3 evacuated from Chakri Rajan, 27 from Chakwal and Khanpur, 10 from Chak Monjo, 31 from Dhok Bhadr, 38 from Darapur. These names will never make prime time news, but in each of those homes tonight, a family is alive because a soldier arrived on time. It is not just domestic. The same week, a C130 from Nur

Khan Air Base carried 100 tons of tents, rescue boats, life jackets, medicines and food to flood hit Sri Lanka under NDMA and Army supervision. That is the humanitarian face of a force often seen only through the lens of the border. Then came the second front, the gunpowder. On the evening of 24th July 2026, militants attacked a checkpoint. When they could not break through, they rammed their explosives packed vehicle into its wall. Twelve soldiers embraced martyrdom on that wall. They had a choice. They knew what was coming. They could have fallen back. They did not. The checkpoint held because they held. That is the difference between a job and an oath. In the same week, security forces killed 8 terrorists in an intelligence based operation in Tank district who were reportedly planning attacks, and in Balochistan, after three major attacks near Quetta, Ziarat and Bela, 10 terrorists were killed and two female suicide bombers and their facilitator were apprehended. These operations have no live coverage, no hashtags. They end with a brief ISPR press release and a mother in Tank sleeping peacefully without knowing why. This week, Prime Minister Shehbaz Sharif, while paying tribute to Captain Karnal Sher Khan on his 27th martyrdom anniversary, reaffirmed the nation’s resolve to stand shoulder to shoulder with its armed forces. It is easy to read such statements as formalities. It is harder to understand what they mean at 2 a.m. at a flooded nullah or at a lonely checkpoint.

People debate the defence budget, Rs 3 trillion for 2026-27, an 18 percent increase. But this budget is not just about fighter jets and artillery. It is about the helicopter that lifts a pregnant woman from a marooned village in Bahawalnagar, and the concrete barrier that 12 young men turned into a shield with their own bodies. Supporting our defence forces does not require war mongering. It requires remembering. Remember who brings the first boat when water enters your home, and who becomes the last wall when explosives try to enter your bazaar. This week, Pakistan saw both, and the uniform was the same.

—The writer is contributing columnist, based .

ARTICLE 28

Urban disorder or administrative silence?

IN cities and towns across Punjab, certain everyday practices have quietly turned into serious civic concerns. They do not often make headlines, yet they affect daily life in ways that cannot be ignored. These issues reflect not only gaps in governance but also a gradual decline in civic responsibility. Among them, two patterns are increasingly visible: unregulated pigeon keeping in residential areas and the steady encroachment on public spaces.

At a glance, these problems may seem unrelated. In reality, both arise from the same mindset where personal convenience begins to outweigh the rights of others. This tendency grows stronger when laws exist but are not consistently enforced. Pigeon keeping has long been considered a harmless and even cherished pastime. However, in densely populated neighbourhoods, it has taken a different shape. Many enthusiasts spend long hours on rooftops while flying or feeding their birds. In doing so, they unintentionally overlook nearby homes, creating discomfort for residents. For many families, especially women and children, this leads to a sense of unease within their own private spaces.

The issue does not end with privacy. Continuous noise and the accumulation of droppings add to the problem, affecting both cleanliness and health. What one household sees as a hobby often becomes a source of daily irritation for several others. This situation moves beyond social inconvenience and enters the realm of basic rights, including privacy, dignity and a clean living environment.

Alongside this, the problem of encroachment on public pathways continues to expand. In many areas, it has become common for residents to extend parts of their homes into streets and footpaths. Ramps, steps, drains and even small business setups often occupy spaces meant for public use. As a result, pedestrians are forced into narrower paths, traffic movement becomes difficult and access for emergency services is reduced.

Such practices clearly violate existing regulations, yet they persist with little resistance. More importantly, they contradict the very idea of shared spaces, which are meant to serve everyone equally. When individuals take over these areas, the burden falls on the wider community. These challenges cannot be resolved through occasional warnings or limited action. They require a clear and consistent policy approach. The Government of Punjab has an opportunity to address this through a well-defined urban civic framework. Guidelines for activities within residential areas

should be made clear so that personal interests do not interfere with the rights of neighbours.

At the same time, firm action against encroachments must become a priority. Local authorities need both the authority and the accountability to act without delay. Systems that allow citizens to report violations easily can also help improve enforcement and transparency. Equally important is the need to rebuild civic awareness. Laws alone cannot change behaviour unless people understand and accept their shared responsibilities. Schools, community platforms and media all have a role in promoting respect for public space & personal boundaries.

A society is not judged only by its major developments but by the everyday conduct of its people. When small acts of disregard become normal, they slowly weaken the structure of civic life. Punjab today faces a moment where such issues can no longer be overlooked. The solution lies in timely action and a renewed commitment to both law and collective responsibility.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 29

The Islamabad Bridge

SHARIF’S approach was old school diplomacy with a modern clock. On March 29 he brought the foreign ministers of Turkeye, Saudi Arabia and Egypt to Islamabad and kept Beijing in the loop the same evening.

Within days, Dar, his Deputy and Foreign Minister, could tell the press that both the United States and Iran had agreed to let Pakistan host. When Iranian missiles hit bases in the Gulf a week later, most mediators would have walked away. Sharif sent fresh proposals instead.

On 11 April he was at Nur Khan Air Base to receive Vice President JD Vance and his office made sure a technical plan for Hormuz transit fees landed on the right desk in Washington before sunset. For Sharif this is not about prestige. A full war means refugees on the Quetta highway, fuel riots in Lahore and sectarian tension

that no speech can calm. He has told his cabinet plainly that Pakistan’s interest begins with a ceasefire. By refusing to let the process collapse, he gave Islamabad a seat at the table it never had during the last three decades of Middle East crises.

Field Marshal Asim Munir gave that seat weight. He is the first Pakistani army chief to sit with a sitting American president in the Oval Office, a June 2025 meeting that reset a relationship that had been frozen since the Afghanistan pullout. Trump has mentioned Munir by name more than once since, calling him his favorite field marshal at a rally in Ohio last month. When the strikes began in February, that personal channel became a working one. Munir stayed on the phone with Vance while the Air Force was on the runway. Those calls bought the two week pause that started on April 8 and gave diplomats room to breathe.

Tehran listens because Pakistan is one of the few neighbors it still trades with and talks to. Washington listens because Munir runs a nuclear armed military that has every reason to keep the Gulf from exploding. He has used both facts without bluster. The Financial Times last week called him the anchor of Pakistan’s new role, and even his critics in the region admit the ceasefire would have collapsed without his backchannel. His logic is blunt. Pakistan cannot secure its borders if the Gulf is on fire. Protecting shipping to Karachi and pilgrims to Mashhad is not foreign policy. It is home defense.

The result was visible yesterday at the Serena Hotel. Vance, Steve Witkoff and Jared Kushner came down one elevator. Speaker Ghalibaf and Foreign Minister Araghchi came down another. They met on the mezzanine with Pakistani officials in the room. No deal was signed and no one is pretending the next steps are easy. But the shooting stopped and the talking started. Hormuz is still closed, yet there is a paper on the table about how to reopen it. Oil is down $18 from its peak. In this region, that counts as progress.

Pakistan has spent most of its history being called the frontline state, the place that pays for other people’s wars. For once the phrase does not fit. Sharif and Munir did not posture and they did not outsource. They picked up the phone, flew to Beijing when they had to, and kept the hotel booked when others cancelled. That is why Islamabad is now a venue instead of a victim. In 2026, Pakistan did not just host peace talks. It made them possible.

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ARTICLE 30

The Internet dilemma in Pakistan

IN today’s world, internet access is as essential as electricity and water.

From education and business to healthcare and governance, everything depends on fast and reliable connectivity.

Developed countries have made remarkable progress in this area.

Their internet systems are not only faster and more reliable, but also widely accessible.

Unfortunately, Pakistan continues to lag behind, both in terms of speed and quality.

In most developed countries, average internet speeds cross 100 Mbps, offering users a seamless digital experience.

Even in neighboring countries like India and Bangladesh, internet infrastructure is improving rapidly.

Pakistan, on the other hand, continues to struggle.

Internet users across the country often face slow speeds, sudden disconnections, and poor customer support.

Even in major cities like Lahore, Karachi, and Islamabad, the quality of service leaves much to be desired.

For students, professionals, and businesses, these issues are more than just an inconvenience—they are a barrier to growth and productivity.

Another overlooked aspect of this issue is our reliance on foreign companies to provide internet services.

Many of the major players in Pakistan’s telecom and broadband market are either foreign-owned or heavily dependent on foreign support and technology.

These companies earn their revenues in Pakistan but regularly send large sums abroad in the form of remittances, licensing fees, and service charges.

This contributes to the outflow of foreign exchange and puts additional pressure on our economy.

Every month, millions of dollars flow out of Pakistan due to these payments.

This not only weakens our foreign exchange reserves but also highlights our dependence on external systems.

Instead of developing local expertise and infrastructure, we remain stuck in a cycle of consumption and dependency.

Countries, like China and India, have shown that with the right investment and policy support, local companies cannot only serve domestic needs but also compete internationally.

Despite having a large pool of talented IT professionals and a rapidly growing digital user base, Pakistan has not been able to build a strong foundation for local internet service providers.

While there have been efforts to encourage start-ups and tech entrepreneurship, these initiatives lack the depth and coordination required to transform the industry.

What we need is serious investment in fiber-optic networks, data centres and local innovation.

Another major factor is the lack of proper regulation.

Authorities such as the Pakistan Telecommunication Authority (PTA) must be more proactive in monitoring service standards and ensuring accountability.

In many cases, users pay high prices for internet services but receive poor quality in return.

There is also little transparency in terms of pricing and service delivery.

Without strong oversight, ISPs have little motivation to improve.

To change this situation, Pakistan needs to rethink its strategy.

We must focus on building local capacity, both in terms of infrastructure and talent.

Support for domestic ISPs, investment in new technologies and strict regulation of service quality are all essential steps.

At the same time, unnecessary outflows of foreign exchange in the name of service charges and fees should be reviewed and minimized.

The internet should be a tool for progress, not a source of frustration.

If we continue to depend on foreign companies and ignore the need for local development, we risk falling further behind.

It’s time to take this issue seriously and work toward a future where fast, reliable and locally managed internet is a reality for every Pakistani.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK. ([])

ARTICLE 31

Reviving Pakistan’s cotton sector

PAKISTAN’S reliance on imported cotton has surged, with 1.192 million bales already shipped from the United States, making it the largest buyer globally. This trend, fueled by lower domestic production and tax-free import policies, poses significant challenges for the local agricultural and textile sectors. Below are key recommendations for the government to strengthen Pakistan’s cotton industry:

Currently, domestic cotton producers are disadvantaged by the 18% sales tax on local white lint, while imported cotton and yarn are exempt from such taxes. This policy incentivizes textile mills to prefer imports over local production, leading to depressed prices for local cotton and financial strain on farmers. The government should revisit these tax policies and introduce incentives or subsidies for local cotton to ensure competitive pricing and encourage millers to source domestically.

Adverse weather conditions have significantly impacted the quality and yield of local cotton. To mitigate these challenges, the government should increase funding for agricultural research to develop weather-resistant and higher-yield cotton varieties.

Collaboration with research institutions and international bodies could lead to innovations that improve the resilience and productivity of the crop.

To compete with international producers, Pakistan must modernize its farming techniques. This can be achieved through the promotion of mechanized farming, provision of modern equipment at subsidized rates, and training programs for farmers to adopt best practices. Enhanced irrigation methods and precision agriculture could also play pivotal roles in increasing cotton yield.

The government should establish a fair and transparent pricing mechanism to protect cotton growers from market volatility. Setting up a minimum support price for cotton can help stabilize the market and ensure that farmers receive fair compensation for their produce.

Reports indicate that Indian yarn is entering the local market through Dubai, undermining local producers. To protect the domestic industry, it is essential to bolster customs checks and implement stricter regulations to curb the illegal entry of yarn and other textile products.

Sustainability is becoming an increasingly important factor in global trade. The government should encourage practices that minimize environmental impact, such as organic farming and integrated pest management. These efforts will not only improve the quality of local cotton but also align Pakistan’s agricultural exports with international sustainability standards.

Collaborations between the government and private sector can provide much-needed resources and expertise to revamp the cotton industry. Such partnerships can help in setting up state-of-the-art ginning facilities, improve logistics, and enhance the overall supply chain.

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ARTICLE 32

Revamping Pak education system

PAKISTAN’S Education System has long been a subject of debate and scrutiny. While subjects like history, mathematics and drawing have traditionally dominated the primary education curriculum, there is a growing consensus that it’s time to shift the focus towards character building. This shift represents a paradigmatic change in the way we view education, emphasizing not just what our children know but who they become as individuals. Here, we will delve into the importance of character education in Pakistan’s context, outlining the need for reform and potential. Currently, Pakistan’s primary education system is rooted in a traditional model that places significant emphasis on academic subjects. While this approach has its merits, it often neglects the holistic development of a child. Children are fed a steady diet of facts, figures, and formulas, but the development of essential life skills, empathy, and a strong moral compass is often overlooked. This lopsided approach has led to a generation of students who excel in exams but struggle when it comes to facing real-world challenges.

Character building is not a new concept; it has deep roots in our cultural and religious traditions. In a country like Pakistan, where values and ethics hold immense importance, character education should be at the forefront of our educational priorities. By integrating character building into the curriculum, we can nurture individuals who not only excel academically but also contribute positively to society. Pakistan is a diverse nation with a rich tapestry of cultures, languages, and religions. Character education can instill empathy and tolerance in our youth, helping bridge divides and promote social cohesion. When students learn to respect and appreciate differences, it paves the way for a more harmonious society.

In a world fraught with ethical dilemmas, teaching children to make morally sound decisions is paramount. Character education can equip students with the tools to navigate complex ethical choices, promoting honesty, integrity, and accountability. Life is filled with challenges and setbacks. Character education helps students develop resilience, enabling them to bounce back from adversity. Resilient individuals are better prepared to face the ups and downs of life with grace and determination.Character education encourages leadership qualities and a sense of civic responsibility. When students are taught the importance of giving back to their communities, it sets the stage for a generation of responsible citizens who actively participate in nation-building.

Effective communication and interpersonal skills are essential for success in any field. Character education can enhance these skills, preparing students for future careers and personal relationships. While the idea of character education is appealing, its implementation poses several challenges. First and foremost is the need for a comprehensive curriculum overhaul. This would require collaboration between education experts, policymakers, and teachers to design a curriculum that seamlessly integrates character education into existing subjects. Additionally, teacher training programs must be updated to equip educators with the tools and techniques needed to impart character education effectively. This includes not only understanding the principles of character education but also modelling them in their own behaviour.

Furthermore, assessments would need to be adapted to evaluate students' character development alongside their academic achievements. This shift would require innovative assessment methods that gauge qualities like empathy, teamwork, and ethical decision-making. Character education should not be limited to the classroom. Parents and the community at large play a crucial role in shaping a child's character. Schools and parents should collaborate to reinforce character education principles at home. This could involve workshops, seminars, and community initiatives aimed at promoting values like respect, kindness, and responsibility. Our society faces numerous challenges, including corruption, intolerance, and social injustices. Islamic values such as honesty, justice, and compassion are powerful tools in addressing and rectifying these issues from their roots.

By nurturing strong Islamic values, our youth can become global ambassadors for representing our faith as one of peace, tolerance, and compassion on the international stage . In reimagining Pakistan's primary education system, it's imperative that we move beyond the traditional model of rote learning and embrace character education as a central pillar of our curriculum. By doing so, we can prepare our youth to not only excel academically but also to become compassionate, ethical, and responsible citizens. This paradigm shift will not only benefit individuals but also contribute to the development of a more harmonious and prosperous society. It's time to invest in the character development of our children to secure a brighter future for Pakistan.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

views expressed are writer’s own.

ARTICLE 33

Balancing journalism and media

IN Pakistan’s evolving media landscape, the surge in journalists with diverse affiliations has blurred the lines between authentic reporting and agenda-driven narratives. This exploration delves into the complex motivations driving journalists to align with political factions, chase ratings, pursue personal gains, or seek publicity. Despite these challenges, the foundational duty of journalism—to inform, educate and hold power accountable—remains crucial. A concerning trend is the alignment of journalists with political parties, posing a risk to objectivity and impartiality, core tenets of responsible journalism. The competitive media industry intensifies this challenge, with ratings becoming a primary goal for news outlets. The pursuit of sensationalism for audience capture sometimes sacrifices accuracy and depth, distorting public discourse.

Furthermore, some journalists are motivated by personal gains, be it financial or career-oriented, potentially compromising ethical standards. This intricate landscape underscores the need for a delicate balance, where journalists uphold the essence of their profession while navigating the pressures of politics, ratings and personal ambitions. Transparency in media ownership and financial dealings is crucial to maintaining the integrity of journalism and ensuring that reporters are not swayed by ulterior motives that may compromise the quality and authenticity of their work. In the age of social media, journalists are not only confined to traditional platforms but are also engaged with the public directly through various online channels. While this direct interaction can enhance transparency, it also opens the door to the pursuit of personal publicity.

Some journalists prioritize gaining followers, likes and shares over the substance of their reporting, potentially sacrificing the depth and accuracy of their work for virility. Amidst this complex landscape, discerning authentic journalism becomes a

daunting task for the audience. It requires a critical evaluation of sources, cross-referencing information and staying vigilant against potential biases. Media literacy plays a pivotal role in empowering the public to distinguish between credible reporting and sensationalism.

Additionally, media organizations must uphold ethical standards, ensuring that their journalists adhere to principles of fairness, accuracy and accountability. Beyond the challenges and diversions, journalism is fundamentally a duty – a responsibility to society. Journalists are entrusted with the task of being the Fourth Estate, holding those in power accountable and providing citizens with accurate and unbiased information. This duty necessitates a commitment to truth, regardless of political affiliations or commercial pressures. As custodians of public trust, journalists play a crucial role in shaping public opinion and influencing the trajectory of the nation. In the contemporary media landscape of Pakistan, the pursuit of financial gain has extended beyond traditional journalism outlets to social media platforms like YouTube, TikTok and Instagram.

A growing number of journalists are turning to these channels as avenues for personal branding and, subsequently, financial gain. Unfortunately, this shift has given rise to a concerning trend – the prioritization of earning through attention-grabbing content often facilitated by the use of misleading captions and sensationalism. As journalists embrace the digital age, the distinction between traditional reporting and social media influence becomes blurred. Platforms like YouTube, TikTok, Instagram, etc., offer a lucrative space for content creators, including journalists, to reach out to a wider audience and potentially monetize their content. This shift, however, has led some to prioritize attracting viewers through sensationalism rather than adhering to the principles of responsible journalism.

One disturbing manifestation of this trend is the use of fake captions to lure viewers. Journalists seeking to increase their social media following and engagement may resort to hyperbole, clickbait or misleading captions to attract attention. The race for likes and shares becomes paramount, often overshadowing the commitment to factual reporting. This not only erodes the credibility of individual journalists but also contributes to the broader challenge of disinformation and misinformation.

The convergence of journalism with social media influence raises ethical questions about the responsibility of journalists in the digital age. While leveraging social

media platforms for outreach is a legitimate strategy, the use of fake captions and sensationalism undermines the very foundations of journalism. The public's trust is at stake when journalists prioritize financial gains over accuracy, and the ethical standards expected from the profession may be compromised in the pursuit of online popularity. As the lines between traditional journalism and social media influence blur, media literacy becomes an essential tool for the audience. The public must be equipped to discern between authentic reporting and content driven by the pursuit of online engagement and financial gains.

Media literacy initiatives empower individuals to critically evaluate content, distinguishing between credible journalism and sensationalized narratives driven by monetary incentives. Journalists navigating the digital landscape face the delicate task of balancing financial sustainability and ethical journalism. While social media platforms offer monetization opportunities, it's imperative that journalists uphold principles of truth, accuracy, and accountability, ensuring responsible reporting prevails over online popularity. The prioritization of earning through social media has introduced new challenges, including ethical concerns like fake captions and sensationalism. As the media landscape evolves, maintaining a balance between financial sustainability and ethical reporting is essential to preserve the integrity of journalism and uphold public trust in the Fourth Estate.

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views expressed are writer's own.

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ARTICLE 34

Bitter irony of Muslim nations

THE question is simple yet unsettling: is there any Muslim country that grants citizenship to foreigners in the spirit of Islamic brotherhood? The answer is crushing—none.

Across the Muslim world, citizenship is not an act of fraternity but a privilege bound to birth, power or money. Some countries even sell it through investment schemes, while millions of poor Muslims remain stateless and excluded.

And yet, when one looks beyond the Muslim world, the irony is bitter. In many non-Muslim countries, a foreigner who arrives, even illegally, often finds humanitarian corridors, legal protection and a path to settlement. After a certain time, they are given rights equal to natives. These nations, without claiming Islam, practice what Islam once taught: compassion, equality and dignity.

Just yesterday, one of the workers on my agricultural land came to me in tears. He lived with his family in a small house provided for labourers. Now he was being forced to leave for Afghanistan. His family consists of his wife, six daughters and four sons. They have no right of citizenship in Pakistan. His grandfather migrated from Afghanistan decades ago. His father was born in Pakistan. He himself was born here. His children speak Urdu and Punjabi; they have never even seen Afghanistan. Pakistan is the only home they know. Yet in the eyes of the law, they are outsiders. As he prepared to leave, I felt helpless. I could offer him sympathy, but not the one thing he truly deserved—citizenship, dignity and belonging in the country his family served for nearly a century.

Our faith gave us the most beautiful model of migration and brotherhood. When the Last Prophet (PBUH) and his companions migrated to Madinah, the Ansar embraced them as family. They shared homes, split property and even offered marriage ties. They gave preference to others over themselves, a spirit praised in the Qur’an. That was Islamic brotherhood in action. No passports. No suspicion. Only faith, compassion and solidarity.

Contrast that with today’s Muslim States. Millions of workers in the Gulf spend their lives building economies, yet they are denied permanent rights, even for their children born there. Refugees in Muslim lands are restricted and treated as burdens. Citizenship laws are rigid, reserved for the privileged few. The only real path to citizenship in some Muslim countries is through wealth. Brotherhood is sidelined, while money is honoured.

The greater tragedy is that non-Muslim nations often embody the spirit we have abandoned. Refugees in Europe, North America and elsewhere are granted shelter,

healthcare, education and eventually citizenship. They are treated as future citizens, not temporary burdens. This is the bitter irony: non-Muslim countries reflect the Islamic spirit of hospitality and justice, while Muslim nations, reciting the Qur'an daily, close their doors.

The question is not only about citizenship, it is about the soul of our Ummah. How did we replace mercy with bureaucracy and brotherhood with exclusivity? Until Muslim nations recover the spirit of Madinah, they will remain behind non-Muslim nations in practicing the very values Islam once taught.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 35

Protecting Pakistan's Army: Digital vigilance

THE Pakistan Army stands as a symbol of national pride, representing the resilience and strength of its people. Since Pakistan's inception in 1947, the Army has played a crucial role in safeguarding the nation's borders and ensuring its sovereignty. The sacrifices made by the army, both in times of war and peace, are etched into the collective memory of the Pakistani people.

Globally recognized for its prowess, the Pakistan Army invests in rigorous training, making its soldiers among the best in the world. Commitment to modernization and technological advancement has bolstered its capabilities, allowing versatility in operations from counter-terrorism to disaster relief efforts. The army is not merely a military institution but a symbol of the nation's existence, standing as a bulwark against external threats.

In recent times, the Army has faced criticism, necessitating citizens to distinguish between constructive feedback and baseless accusations. While holding institutions accountable is fundamental, undermining the morale and reputation of the defence forces should be avoided. Balanced and accurate reporting by the media is crucial to prevent the spread of misinformation and maintain public trust in the defence forces.

Respecting the Pakistan Army goes beyond individual opinions; it is a collective responsibility for national unity. Divisive actions or rhetoric against the defence forces can weaken the fabric of society and hinder the country's progress. The sacrifices made by the army, from battling terrorism to contributing to international peacekeeping missions, come at great personal cost and deserve recognition to reinforce the connection between the army and citizens.

In conclusion, the respect for the Pakistan Army is not just a matter of sentiment but a crucial element in safeguarding the nation's integrity. The army's historic significance, exceptional capabilities and role as a symbol of national existence demand unwavering support. While constructive criticism is essential, defending the army against unjust practices ensures it continues to stand tall as a beacon of pride for the people of Pakistan.

Moving into the contemporary era, the battlefield extends beyond traditional borders into the digital realm. Social media has become a powerful tool for communication and shaping perceptions, but it is not immune to malicious campaigns and misinformation, especially concerning the Pakistan Army.

Adversaries leverage social media platforms to spread disinformation, launch smear campaigns and tarnish the image of the country's defence forces. These attacks, often subtle and employing tactics from fake news to manipulated visuals, require public vigilance. Recognizing when misinformation is weaponized against the institution safeguarding the nation is crucial.

False narratives about the Pakistan Army, propagated by hostile elements, can contribute to a negative public perception. Citizens must fact-check information, question news sources and critically analyze content before accepting it as truth. In the age of information, individuals play a pivotal role in countering false narratives and propaganda. By being aware of the tactics used by adversaries on social media, individuals can actively contribute to debunking misinformation. Sharing verified information, supporting official channels and participating in constructive discussions help build a collective defence against attempts to vilify the Pakistan Army.

The government shares the responsibility of addressing challenges posed by misinformation campaigns targeting the Pakistan Army. Collaborating with social

media platforms to identify and counter disinformation, implementing effective communication strategies and educating the public about adversarial tactics are essential steps in safeguarding the army’s reputation in the digital age.

Ensuring the cybersecurity of national institutions, including the defence forces, is paramount. As attacks on digital infrastructure become more sophisticated, investing in robust cybersecurity measures becomes crucial to prevent unauthorized access, data breaches and other forms of cyber threats that could compromise sensitive information and contribute to misinformation campaigns.

As we navigate the digital age, the Pakistan Army faces not only physical threats but also challenges in the virtual domain. Understanding and countering the tactics employed by adversaries on social media is an integral part of defending the honour and reputation of our defence forces. By fostering a digitally vigilant society, we can collectively contribute to thwarting misinformation campaigns and preserving the respect and admiration that the Pakistan Army rightfully deserves.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

views expressed are writer’s own.

ARTICLE 36

The shrine’s dark secret

WE raise our voice today with utmost humility and deep concern to the highest authorities in Pakistan—Field Marshal Asim Munir, the Prime Minister of Pakistan, and the Chief Minister of Punjab Maryam Nawaz.

There exists in Gujrat, a tragic and haunting reality that demands immediate attention and bold action. Behind the spiritual facade of the shrine of Shah Doula lies one of the most disturbing and persistent forms of exploitation in our country.

For decades, a disturbing belief has prevailed: couples who struggle with infertility visit this shrine to seek divine blessings. If blessed with a child, they are told that they must offer their firstborn to the shrine as a token of gratitude. But what follows is not a sacred life of service,it is a descent into helplessness and misery. These

children, known as Shah Doula's Choohe, are robbed of their identity and future. In some cases, it is alleged that iron rings are placed around their heads at a young age to deform their skulls and stunt their mental growth. Whether by birth or design, these children are left with severe disabilities and then pushed into a life of begging.

They are paraded through streets, subjected to ridicule and exploited by mafias who control and profit from their suffering. These children are not orphans of fate, they are victims of a system that has operated in plain sight for far too long. This practice is not a tradition to be respected, nor is it a religious act to be glorified. It is a serious violation of human dignity and a criminal offence under Pakistani law. According to Section 374 of the Pakistan Penal Code, forced or compulsory labour, especially involving minors, is a punishable crime. Yet, the practice continues. The abusers operate with impunity. The victims are abandoned.

We appeal to those in power to act now and end this cruelty. A high-level and independent inquiry must be initiated into the affairs of the shrine. All children currently living under these conditions must be rescued, medically examined, and given the care and support they deserve. Those responsible for this exploitation, no matter their position, must be held accountable. The state must establish rehabilitation centres and safe shelters for these children and launch public awareness campaigns to expose and end the dangerous superstitions that keep this cycle alive.

This is a test not just of law and governance but of humanity. Pakistan can not call itself a just and compassionate nation while this continues. The suffering of these children must not be met with silence or delay. Let this become the moment when the leadership of the country turned pain into policy and despair into justice.

And to those entrusted with power, know that your action today will not only bring peace and relief to the most helpless among us but will be remembered beyond the records of this world. Saving a life, standing up for the voiceless, breaking the chains of cruelty. These are acts that earn reward not only in this life but also in the life after death. The cries are real. The time is now.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 37

Beyond traditional thinking

A few days ago, I had the honour of being invited as a guest speaker at Darul Uloom Paswal and Education Center, Lala Musa, situated near the village of Chanu Bhoja. I returned deeply impressed. In our society, we often expose and point out what is wrong, which is necessary, but there are also many good things happening quietly that deserve to be appreciated and this institution is one of them. Darul Uloom Paswal and Education Center, affiliated with Wifaq-ul-Madaris Al-Arabia Pakistan, is being run under the able and visionary supervision of Mohtamim Hazrat Maulana Asim Iqbal Sahib. At first glance, it looks like a traditional religious seminary, but in reality, it is a complete education center where Deen and Duniya have been beautifully blended. It is truly Riwayati Soch Se Aagay.

Under one roof, the institution offers Dars-e-Nizami, Hifz-ul-Quran and Gardaan alongside English-medium education from Classes 3 to 8, Matric (Science), F.A. and Pre-O-Level. Separate programmes are available for female students. Most impressive was the integration of O-Level and A-Level studies with Computer Science and Artificial Intelligence. Qualified teachers from institutions such as Beaconhouse work alongside experienced Ulema-e-Karam, creating a balanced blend of religious and modern education.

During my lecture, there was a question-and-answer session and I was genuinely surprised. The students were so confident, intelligent and innocent; they looked like angels. There was noor on their faces, adab in their words and confidence in their tone. Their questions were so sharp and thoughtful that I realized this place is not just teaching books; it is enlightening minds.

The real beauty of the institution lies in its focus on Tarbiyah. Special attention is given to Arabic grammar and conversational Arabic for beginners, as well as to writing skills in Urdu, Arabic and English. The daily life of the students is run with strict punctuality, with great care given to worship, meal times and studies. They are taught Islamic etiquette, manners of eating and sleeping, cleanliness, respect and brotherhood. Manzil is recited daily under the supervi-sion of teachers and a regular system of study and homework is followed. Monthly, bi-monthly and quarterly reports are shared with parents, which shows a remarkable level of accountability.

Despite being in a village area, the institution has a magnificent, clean and well-maintained building that provides a peaceful and spiritual atmosphere. Students are provided with three quality meals a day along with seasonal fresh fruit and proper arrangements have been made for boarding and medical care. Another remarkable step towards self-reliance is that a 48-kW solar system with 48-kW lithium batteries has been installed, which not only provides 24-hour uninterrupted electricity to every department but also contributes surplus electricity to the national grid. This institution deserves the attention of all Islamic seminaries in the country. The world is rapidly moving towards Artificial Intelligence and if we want our children to lead in this modern age while remaining firmly rooted in their faith, we must adopt such a balanced and forward-looking curriculum.

No doubt, Darul Uloom Paswal is a true Islamic institution in the real sense and a hidden jewel of our area. May Allah Almighty bless its management, teachers and students with continued progress and make it a beacon of light for the whole nation.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 38

The fall of power

THE recent story of Brigadier Imtiaz Ahmed, widely covered in the media, is not an isolated case but a reflection of a larger, pervasive issue, the misuse of power and widespread corruption. Brigadier Imtiaz’s dramatic fall from grace, from a position of immense influence to facing humiliation at the hands of his own family, highlights a crucial lesson about the consequences of corruption.

Once a powerful and respected figure, Brigadier Imtiaz wielded significant influence within the corridors of power. His ability to make and break governments, coupled with his involvement in high-stakes political manoeuvring, made him a formidable force. However, his story, now marked by disgrace and familial betrayal, serves as a sobering reminder that the misuse of power and corruption ultimately lead to downfall.

This tale of Brigadier Imtiaz mirrors the fate of many who engage in corrupt practices. Throughout our institutions, from the highest offices to local bureaucracies, corruption has taken root, leading to countless stories of downfall similar to that of Brigadier Imtiaz. These stories underscore the truth that ill-gotten power and wealth are temporary and ultimately destructive.

The misuse of authority and accumulation of illicit wealth might bring short-term gains, but they often lead to long-term suffering. The betrayal by those closest to you, the loss of respect and dignity, and the ultimate realization of one's misdeeds come as stark reminders that justice, though delayed, is inevitable. Brigadier Imtiaz, who once commanded respect and fear, found himself abandoned and humiliated by his own children. His elder son sold all his properties and fled abroad, leaving him to live with his second son, who treated him with cruelty. His wife, unable to bear the harsh treatment, passed away, and Brigadier Imtiaz was left to face the consequences of his actions alone.

This pattern is not unique to Brigadier Imtiaz. Many individuals who have engaged in corrupt practices face similar fates. The betrayal and abandonment by loved ones, the public disgrace, and the eventual realization of their wrongdoings are common themes in the lives of those who misuse power. These stories serve as powerful reminders that justice, though it may be delayed, is inevitable.

It is a blessing from Allah Almighty that many face their retribution in this life, sparing them from the far harsher punishment of the hereafter. This earthly punishment serves as a warning and an opportunity for repentance and reflection. It reminds us that the path of righteousness and integrity is the only way to achieve true peace and respect, both in this world and beyond.

The widespread corruption within our institutions highlights a systemic issue that needs to be addressed. From the highest echelons of power to the local bureaucracies, the misuse of authority and accumulation of illicit wealth have become rampant. This pervasive corruption undermines the foundations of our society and erodes public trust in our institutions. It is imperative that we take collective action to combat corruption and promote transparency and accountability.

As we reflect on these stories, let us commit to fighting corruption in all its forms. We must strive for transparency, accountability, and justice within our institutions.

By doing so, we can build a society where power is used responsibly, and integrity is valued above all else. This is the legacy we should aim to leave for future generations, ensuring a just and prosperous society for all.

Addressing corruption requires a multi-faceted approach. It involves not only enforcing strict laws and regulations but also fostering a culture of integrity and ethical behaviour. Education and awareness campaigns can play a crucial role in changing societal attitudes towards corruption. Moreover, empowering whistleblowers and protecting them from retaliation is essential in uncovering corrupt practices and holding individuals accountable.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 39

The high cost of a broken road

A nation’s roads often reveal more about its governance than its political speeches ever can.

Smooth highways, efficient transport systems and transparent public services create confidence among citizens. Broken roads, endless toll queues and rising charges create something very different. frustration, distrust and a growing sense that ordinary people are paying more while receiving less.

Pakistan today stands uncomfortably between these two realities. Over the last two decades, governments have heavily promoted infrastructure development as proof of national progress. Motorways, flyovers, ring roads and expressways have been showcased as symbols of modernization and economic ambition. Billboards celebrate connectivity while official narratives describe transport networks as the backbone of growth. Yet the daily experience of the average traveler tells another story.

For millions of Pakistanis, especially those who frequently travel on intercity routes such as the Grand Trunk Road, the journey has become increasingly expensive and increasingly exhausting at the same time. Toll taxes continue to rise with

remarkable consistency, but the quality of service often moves in the opposite direction. Travelers pay premium charges but continue to encounter damaged roads, unmanaged traffic flow, poor maintenance and long delays at toll plazas. This contradiction lies at the heart of public anger. In principle, toll taxation is neither unfair nor unusual. Around the world, road users contribute toward the maintenance and expansion of transport infrastructure. The logic is simple: better roads require financial support. However, successful systems operate on an unwritten but essential agreement between the state and the citizen. If the public pays more, the public must experience visible improvement.

That relationship appears dangerously weak in Pakistan. One of the most visible examples is the condition of roads surrounding many toll collection points themselves. Travelers often slow down at a toll booth, pay a mandatory fee and then immediately drive over cracked surfaces, potholes or poorly repaired patches of asphalt. The message this sends is deeply damaging. Citizens begin to feel that revenue collection has become more important than public service.

Equally troubling is the inefficiency built into the system. Long queues at toll plazas have become a routine feature of travel. Vehicles remain stranded while only a limited number of booths operate, despite the heavy traffic volume. The result is not merely inconvenience. It is wasted fuel, lost working hours, delayed transportation of goods, and avoidable environmental pollution.

In an already struggling economy, such inefficiency quietly multiplies financial pressure on ordinary people. There is also an issue of fairness that receives little public attention. Many toll plazas are positioned in ways that affect local populations more than long-distance travelers. Residents commuting short distances for work, education or business are repeatedly charged for routes that have effectively become part of their daily lives. For salaried workers and lower-income families, these repeated payments accumulate into a significant burden over time.

What makes the situation more difficult to justify is the absence of transparency. Citizens rarely know how toll revenue is allocated, what percentage is spent on maintenance or why certain roads remain in poor condition despite years of collection. In the absence of accountability, suspicion naturally grows.

Pakistan’s infrastructure challenge is not simply about constructing more roads. It is about restoring public trust in how these systems are managed. Citizens are generally willing to contribute when they can clearly see results. What they resist is the feeling of being trapped inside a system that demands payment without delivering value.

Development cannot be measured only by the number of highways built. It must also be measured by the quality, fairness and efficiency of the systems attached to them. Because when a road becomes a symbol of exploitation instead of progress, the problem is no longer engineering. It becomes a crisis of governance itself.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 40

Reclaiming Punjab’s streets

ILLEGAL encroachments in Punjab no longer begin from markets or shopping plazas. They begin from the gates of our own homes. In almost every city, town and village, people have built ramps, staircases, cemented slopes, iron platforms and extended entrances outside their houses, occupying public streets as if those spaces were part of their private property. Roads built with taxpayers’ money are meant for pedestrians, ambulances, schoolchildren, drainage flow and public movement, yet many citizens behave as though the street outside their gate belongs exclusively to them.

This is not just a municipal issue; it is a reflection of national behavior. Today someone builds a small ramp, tomorrow the porch extends outward, then a wall moves ahead and eventually public land disappears piece by piece. The painful reality is that many among us neither fear the law nor feel guilty about violating the rights of others. We complain about traffic congestion, flooded streets, blocked drainage and unsafe roads, while contributing to the very disorder we criticize. A single illegal ramp can narrow an already crowded street, obstruct rainwater flow and create difficulties for elderly people, disabled citizens, ambulances and fire brigades.

More alarming is the fact that such encroachments have become socially acceptable. Instead of embarrassment, people proudly display how far their staircase or gate extends into the road. Since so many are involved, society rarely questions it anymore. But no province can claim to be modern or civilized while public spaces remain under private occupation.

This is where Chief Minister Maryam Nawaz has an opportunity to bring a real cultural change. Her government has already shown seriousness regarding cleanliness campaigns, urban management and anti-encroachment drives, but one important challenge still remains untouched: reclaiming residential streets from illegal occupation. This task will not be easy because resistance will come from ordinary citizens themselves. Emotional arguments will be made in defense of these structures, yet no disciplined society allows individuals to occupy public land for personal convenience. Across the developed world, even minor encroachments beyond property lines invite penalties because roads, footpaths and drainage systems are treated as public trust. Punjab today stands at a similar crossroads. Either the writ of law reaches the streets and neighborhoods, or public spaces will continue shrinking inch by inch. The Punjab government should launch a province-wide operation against illegal residential ramps, staircases and extensions built on roads and streets. Notices should be issued, reasonable time given and then demolition carried out without discrimination between rich and poor or influential and ordinary citizens.

Nations are not judged only by mega projects and speeches. They are judged by whether citizens respect what belongs to everyone. If Punjab truly wants to become cleaner, safer and more organized, then the culture of treating public streets as private inheritance must come to an end.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 41

Maryam’s mission: Lighting minds, changing lives

PUNJAB, the most populous province of Pakistan, has often been at the forefront of educational reforms.

From infrastructure improvements to merit-based hiring of educators, many commendable steps have been taken over the years.

Now, as Punjab stands at another turning point under the dynamic leadership of Chief Minister Maryam Nawaz Sharif, it is time to take a bold, transformative leap: the introduction of adult education classes in all government schools after regular hours.

Despite Pakistan’s constitutional commitment to providing free and compulsory education to all children aged 5 to 16 (Article 25-A), millions remain out of school.

According to Pakistan Education Statistics 2021-22, more than 22.8 million children are still out of school, with Punjab alone contributing approximately 8 million to that number.

Additionally, the adult illiteracy rate in Punjab stands at nearly 40%, with a significant majority being women.

Illiteracy is not just an individual limitation , it is a social burden.

Illiterate citizens are more vulnerable to exploitation, less likely to access healthcare and unable to contribute productively to the economy.

If we are to uplift our province and nation, education must be treated as the foundation of all progress.

It is proposed that all government schools across Punjab be mandated to initiate adult education classes after normal school hours.

These classes would serve adults, especially parents of students, labourers, housewives and underprivileged youth who never had the chance to complete their education.

These sessions should focus on functional literacy such as reading, writing, arithmetic, health education and civic awareness.

To make this initiative sustainable and attractive, teachers who volunteer for these classes should be given a special monthly allowance as recognition of their

contribution to national service.

Students of higher classes, especially matric and intermediate, who assist in adult education should also be offered certificates, scholarships or academic credits as incentives.

Partnering with local NGOs and community leaders will further strengthen grassroots outreach.

Parallel to adult education, a province-wide awareness campaign should be launched to emphasize that school education is mandatory for every child above five years of age.

Community mobilizers, media platforms, mosques and lady health workers should be engaged to spread the message: “No Child Without School.

” Incentives like midday meals, free books, uniforms and transport can help poor families overcome the barriers of poverty.

Strict monitoring systems must ensure that children are not being sent to work instead of school.

A UNESCO study shows that each additional year of schooling increases individual income by up to 10 percent.

Literate mothers are more likely to educate their children and follow better health practices.

According to World Bank data, literacy directly correlates with GDP growth, gender equality and lower crime rates.

CM Maryam Nawaz has already shown her resolve for education by launching initiatives such as smart classrooms and school rehabilitation.

Her commitment to the welfare of the common people gives hope that she will also rise to this occasion with a historic decision that could change the educational landscape of Punjab forever.

By opening school doors to adults in the evening and ensuring every child over five is in school, Punjab can truly become a model province in literacy and human development.

This is not just an administrative decision , it is a revolution waiting to happen.

Let’s light the lamp of education in every home.

Because a literate Punjab is a prosperous Pakistan.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK. ([])

ARTICLE 42

Weapons don’t Win wars, soldiers do

The world watched closely as India, armed to the teeth with some of the most ad-vanced military technology, marched into conflict.

With French Rafale fighter jets, Israeli surveillance drones and Russia’s S-400 missile defence system in its arsenal, the stage seemed set for a swift and overwhelming victory.

The media buzzed with anticipation, assuming that firepower would automatically translate into dominance.

But what followed told a very different story.

One by one, these high-tech weapons failed to make the intended impact.

The Rafales couldn’t establish air superiority.

Israeli drones, known for their precision, were taken down with startling ease.

Even the S-400, considered one of the most formidable air defense systems in the world, fell short of expectations.

The weapons did not malfunction.

The real issue lay elsewhere: in the people tasked with operating them.

The difference wasn’t in the equipment.

It was in the mindset, discipline and courage of the men behind the machines.

On the other side stood Pakistani soldiers, focused, disciplined and fearless.

Operating with limited resources but abundant resolve, they showcased what truly matters in war: professionalism, unity and a commitment to defend at all costs.

Their performance reminded the world that wars are not won by flashy technology or billion-dollar imports, but by the sheer willpower and tactical brilliance of those on the front-lines.

Consider a simple example.

Give a powerful motorcycle to someone who’s unsure of their abilities and chances are they’ll stall, lose control, or crash.

But in the hands of an expert rider, that same machine becomes a tool of mastery.

You’ll witness preci-ion, balance and even daring stunts.

The bike hasn’t changed.

The difference lies entirely in the rider’s skill, confidence and control.

This war unfolded much the same way.

India’s military failures were not due to flawed hardware.

They were rooted in a lack of preparation, shaky morale and poor coordination.

This conflict didn’t just expose vulnerabilities in India’s military structure.

It also raised uncomfortable questions for the countries supplying them with weapons.

France, Israel and Russia must now reflect: Are their cutting-edge technologies being entrusted to capable hands?

Or are they being wasted by forces not ready for real combat?

Weapons are not ornaments to be flaunted on national parades.

They are instruments of war that demand not only technical knowledge but also psychological readiness, leadership and team cohesion.

Without these human factors, even the most advanced system is just dead weight.

Until India develops the military maturity to complement its arsenal through training, discipline and leadership, it will continue to falter in real confrontations.

And unless arms-exporting nations evaluate the capacity and credibility of their buyers, their reputations will remain vulnerable to how their products perform in actual conflict.

Because at the end of the day, it’s not the weapon that wins the war.

—The writer is former Regional Executive Inclusive Development at NBP,Mirpur AK.([])

ARTICLE 43

The death of decency

THE growing trend of abusive language in politics is a reflection of how far our society has strayed from its moral and ethical foundations.

What was once considered unacceptable in any decent conversation is now being cheered on public platforms. Particularly disturbing is the use of derogatory remarks involving the word “mother.” Even when such language is not directed at a specific individual’s mother, its usage in a disrespectful manner reflects a deep cultural and spiritual decline. What is even more troubling is the reaction of educated and seemingly cultured individuals, including media anchors and public figures, who justify or even praise such vulgarity under the guise of freedom of expression or emotional outrage.

In our religious and cultural values, the word “mother” is sacred. Islam places immense emphasis on the respect and honour of mothers. The Qur’an instructs believers to show kindness and humility toward their parents, particularly the mother. The Prophet Muhammad (PBUH) was once asked who deserves the best treatment, he replied, “Your mother,” repeating it three times before mentioning the father. This repeated emphasis highlights not only the mother’s position in a family but also in society. In another narration, the Prophet said that paradise lies beneath the feet of the mother. These teachings leave no room for ambiguity, disrespect toward motherhood, whether direct or symbolic, is a violation of faith.

When such sacred terms are used casually or abusively in political slogans, rallies or discussions, it reflects not just poor taste but a spiritual void. Even if the words are not targeting a specific individual, their impact is widespread. They degrade public discourse, normalize vulgarity and create an environment where decency is mocked and aggression is admired. This shift does not happen in isolation. When public figures and influencers respond to vulgar language with laughter, applause or silence, they become enablers. Their behaviour shapes public perception, especially among the younger generation, who begin to see crudeness as courage and disrespect as strength.

This erosion of values is not without consequences. Abusive language in politics tears apart the social fabric. It removes the possibility of healthy debate, replacing it with bitterness and division. It teaches future generations that shouting louder and insulting others is more effective than reasoning and understanding. It destroys the space where different opinions can coexist respectfully.

There is a pressing need for society to take a stand. Respectful dialogue must be encouraged, not just in formal forums but in everyday conversation. Media professionals, political commentators and influencers must lead by example. They have the power to elevate or degrade the level of public debate. Upholding the sanctity of motherhood should be non-negotiable in any civilized society, regardless of political passion or anger.

A society that dishonours its mothers, even through careless language, cannot expect to thrive. We must remind ourselves and each other of our values. Words matter. They shape minds, attitudes and ultimately, destinies. Let us use them to heal, to inspire and to build not to hurt, divide or destroy.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 44

Crackdown on encroachments

The Punjab government, under the leadership of Chief Minister Maryam Nawaz, has taken a commendable initiative in tackling the longstanding issue of

encroachment in the province.

For decades, shopkeepers in major commercial areas have encroached upon public spaces, using footpaths and even half of the streets to display their merchandise.

This has not only caused inconvenience to pedestrians but has also contributed to congestion and traffic bottlenecks in busy marketplaces.

For the first time in Pakistan’s history, we are witnessing the transformation of previously congested commercial hubs into well-organized and accessible spaces.

The removal of encroachments has widened roads, improved pedestrian mobility, and enhanced the overall aesthetics of the markets.

This initiative has been met with appreciation from the general public, who have long suffered due to the unauthorized occupation of public pathways.

Encroachment has been a major issue in urban centres across Pakistan, particularly in Punjab, where bustling markets such as Anarkali, Liberty Market, and Raja Bazaar have remained overcrowded for years.

Shopkeepers, in an attempt to maximize their display areas, have extended their businesses onto streets and footpaths, leading to chaotic conditions.

The lack of stringent enforcement in the past allowed this trend to flourish, causing persistent challenges for pedestrians, emergency services, and traffic flow.

The recent crackdown on encroachment is a bold move that reflects the government’s commitment to urban planning and civic discipline.

With this initiative, the government has ensured that public spaces are returned to their rightful users—the general public.

The immediate impact has been visible in major cities where roads now appear wider, and movement has become significantly easier.

This operation has been carried out with a firm but fair approach, providing shopkeepers with prior notices and ample time to remove illegal structures voluntarily.

In cases of non-compliance, authorities have taken decisive action, dismantling unauthorized extensions and reclaiming public spaces.

Importantly, this initiative has not just been limited to commercial areas; residential zones and informal settlements encroaching on public land have also been addressed.

While the current operation has yielded promising results, its sustainability remains a crucial challenge.

Historically, anti-encroachment drives have faced setbacks when enforcement measures wane, allowing encroachers to reclaim lost ground.

Therefore, it is imperative that this initiative is not just a one-time operation but an ongoing process.

The government must establish a robust monitoring mechanism to ensure that encroached spaces are not reoccupied.

Stricter laws should be enacted to prevent future encroachments, with severe penalties for violators.

Authorities should conduct periodic inspections to monitor compliance and take immediate action against new encroachments.

To address concerns of affected shopkeepers, the government can explore alternatives such as designated display areas or regulated street markets.

Encouraging civic responsibility through awareness campaigns can help create a culture of respect for public spaces.

Engaging traders' associations and market committees can ensure voluntary compliance and reduce resistance to such initiatives.

The Punjab government's action against encroachments is a significant step toward creating a more organized and liveable urban environment.

It is a positive development that must be sustained through continuous enforcement and policy measures.

If implemented effectively, this initiative can set a precedent for other provinces to follow, ultimately leading to better-managed urban centres across Pakistan.

The vision of a cleaner, more accessible Punjab is within reach—what remains is the commitment to keep this movement alive.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 45

Sindh’s water rights: A matter of national unity

PAKISTAN’S strength lies in the unity of its provinces, each contributing uniquely to the federation.

But unity is built on mutual respect and fairness.

At a time when Khyber Pakhtunkhwa and Balochistan are already dealing with serious challenges—security concerns, economic instability and political grievances—it is baffling that the federal government is choosing to reopen the highly controversial issue of the Kalabagh Dam.

Why ignite a new conflict when the country is already struggling to maintain harmony?

For Sindh, the Kalabagh Dam is not just another infrastructure project—it is an existential threat.

The province has long faced severe water shortages and any project that further restricts its share of the Indus River will spell disaster for agriculture, livelihoods and the environment.

The fears are not baseless.

The already diminishing water flow downstream of Kotri Barrage has allowed sea intrusion to swallow fertile lands, displacing thousands of people and devastating entire communities.

The Indus Delta, once thriving with life, is now drying up.

Can we afford to make things worse?

The Sindh Assembly has passed multiple unanimous resolutions rejecting the Kalabagh Dam.

This is not an isolated political stance but a reflection of the will of the people.

When a province consistently and overwhelmingly opposes a project, ignoring their concerns is nothing short of disrespecting democratic principles.

Yet, instead of addressing Sindh's grievances, recent statements favoring the dam have sparked fresh outrage.

The people of Sindh are not protesting out of political motivations; they are fighting for their survival.

The timing of this renewed debate is deeply concerning.

The nation is already facing numerous internal crises.

Khyber Pakhtunkhwa is dealing with escalating security threats and Balochistan continues to demand justice for years of neglect.

The federal government should be focusing on resolving these issues, not stirring unnecessary conflicts that deepen provincial divides.

True national unity is not achieved by forcefully imposing decisions from the center—it is built through consultation, respect and inclusivity.

Sindh is not asking for special treatment; it is simply asking for fairness.

Water is not a luxury; it is a basic right.

In a country that prides itself on equality, how can one province's voice be so consistently ignored?

There are alternative solutions to Pakistan's water challenges that do not involve controversial projects like Kalabagh.

Instead of deepening mistrust, the government should prioritize comprehensive water management strategies that are acceptable to all provinces.

Investing in modern irrigation techniques, improving water conservation efforts and ensuring transparent distribution under the Indus Water Accord are far better paths forward than reviving a project that has already been rejected multiple times.

Sindh has always been an integral part of Pakistan’s progress, contributing to its economy, culture, and identity.

Ignoring its concerns will only weaken the federation.

A truly strong Pakistan is one where every province feels heard, respected, and valued.

The government must recognize that unity cannot be enforced—it must be nurtured.

Respecting Sindh’s water rights is not just about one province; it is about the future of Pakistan itself.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK. ([])

ARTICLE 46

Iran-Israel conflict

TENSION between Iran and Israel has reached alarming levels, drawing the attention of the international community to the volatile situation in the Middle East. As the conflict persists, it becomes increasingly important to examine Iran’s perspective on the matter and its implications for regional stability.

Iran’s stance in the Iran-Israel conflict is deeply rooted in its commitment to the Palestinian cause and its steadfast opposition to Israeli aggression. Unlike many Muslim nations that maintain diplomatic relations with Israel or refrain from openly challenging its actions, Iran has emerged as a vocal critic and a staunch supporter of Palestine. With over 56 Muslim countries in the world, it is striking that only Iran openly challenges Israel’s actions, underscoring its determination to stand up for what it believes is right despite facing international pressure and sanctions.

At the heart of Iran’s support for Palestine lies its dedication to upholding the rights of Muslims and defending the sovereignty of Palestinian territories. The Palestinian

struggle is not merely a political issue for Iran but a moral imperative, rooted in principles of justice and solidarity with the oppressed. Iran's unwavering support for Palestine resonates deeply with many Muslims around the world, earning it credibility as a champion of Muslim rights in the face of Israeli aggression.

Amidst the escalating tension, Iran has consistently called for restraint and de-escalation in the conflict. Despite its adversarial relationship with Israel, Iran recognizes the potentially catastrophic consequences of a full-scale war in the region and has repeatedly urged all parties to seek peaceful resolutions through dialogue and negotiation. However, Israel's reluctance to heed these calls for de-escalation only exacerbates the situation, fuelling further violence and instability in the region.

The recent escalation of hostilities between Iran and Israel has raised concerns about the possibility of a wider, potentially global, conflict. As both countries continue to engage in tit-for-tat attacks and provocations, the risk of miscalculation and unintended escalation looms large, threatening to plunge the entire region into chaos. In this volatile environment, the need for urgent action to prevent further escalation and pave the way for peaceful resolution is more pressing than ever.

It is imperative for Israel to listen to reason and halt its aggressive tactics. Failure to do so not only perpetuates human suffering but also increases the risk of a catastrophic conflict with far-reaching consequences. The international community must come together to pressure Israel into ceasing its hostilities and engaging in meaningful dialogue to address the underlying grievances fuelling the conflict.

Despite the challenges and obstacles that lie ahead, there is still hope for a peaceful resolution to the Iran-Israel conflict. The international community must play a proactive role in facilitating dialogue and negotiation between the parties involved, offering support and assistance where needed to address underlying grievances and foster mutual understanding.

Iran, for its part, remains committed to pursuing diplomatic solutions to the conflict, despite the numerous hurdles it faces on the international stage. As a key player in the region, Iran has a vested interest in promoting stability and security in the Middle East and is willing to engage constructively with all stakeholders to achieve these goals.

At the same time, it is essential to recognize the legitimate concerns and grievances of both Iran and Israel in the conflict. While Iran advocates for Palestinian rights and opposes Israeli aggression, Israel has its own security concerns and fears of existential threats that cannot be ignored. Any meaningful effort to resolve the conflict must take into account the interests and perspectives of all parties involved, seeking to address the root causes of the conflict and promote reconciliation and coexistence.

The Iran-Israel conflict remains a complex and challenging issue with far-reaching implications for regional stability and global security. Iran's perspective on the conflict offers valuable insights into the underlying dynamics and challenges of achieving lasting peace in the Middle East. As the international community continues to grapple with these challenges, it is essential to remain committed to the principles of dialogue, negotiation and diplomacy in pursuit of a peaceful resolution to the conflict. Only through collective action and cooperation can we hope to build a brighter and more secure future for all parties.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 47

NBP's decline: Pensioners betrayed

The National Bank of Pakistan (NBP), once a hallmark of public service, now presents a troubling picture of decline — most notably in how it treats its retired employees.

These pensioners, who dedicated their lives to the bank's success, find themselves neglected and mistreated at a time when they need institutional support the most.

Under the guise of provisioning for pension liabilities, the bank has quietly accumulated over Rs.

235 billion in unappropriated profits.

This figure surpasses NBP's total paid-up capital and reserves, yet is largely untouched and continues to earn substantial mark-up year after year.

The supposed rationale has been to safeguard against pension-related expenses, but financial disclosures tell a different story.

In the 2024 Annual Report, the Chairman of the Board acknowledged — and essentially admitted — that only Rs.

68 billion was spent on pensions in the fiscal year.

More significantly, he noted that this sum was adjusted easily within the year's earnings.

This starkly contrasts the narrative that pension obligations pose a burden on the bank's financial health.

The truth is that these obligations are minor in comparison to the windfall generated from the retained profits.

This contradiction points to a larger issue: the systematic exploitation of pensioners' rights to prop up the bank's financial image.

By withholding payments due to retirees and investing the reserve funds elsewhere, NBP continues to inflate its Tier-I Capital and present an artificially strong financial front, all the while senior executives reward themselves with generous bonuses, perks, and incentives.

Even more disturbing is the bank's defiance of judicial directives.

From the High Court to the Supreme Court — including review and execution stages — the judiciary has unanimously ruled in favour of restoring pensions with associated benefits.

The rulings clearly mandate restoration of 70% pensions, a 2% additional allowance and annual budgetary increases.

Yet, thousands of pensioners remain deprived of these rightful benefits.

Despite these judgments — issued by no fewer than 12 honourable judges — the bank has refused full compliance.

In an appalling move, NBP even issued recovery notices to some retired employees, portraying a disregard for legal norms and ethical standards.

While a few have received partial payments after court intervention, the vast majority continue to wait.

Another critical issue concerns NBP’s massive accumulation of Unappropriated Profits under the false pretext of meeting pensioners’ liabilities.

Despite amassing colossal reserves, the Chairman of the Board, in the NBP Annual Report 2024, admitted that only Rs.

68 billion — termed “unprecedented” — was spent on pension obligations, smoothly adjusted within annual earnings.

This clearly shows that pension liabilities are negligible compared to the enormous Unappropriated Profits and the consistent mark-up earned on them.

Meanwhile, these reserves remain untouched, inflating Tier-I Capital and artificially strengthening the bank’s financial image.

This matter goes beyond numbers; it is about fundamental justice and responsible governance.

As a public institution, with the Government of Pakistan and the State Bank as majority stakeholders, NBP must be held accountable.

Yet it acts with the impunity of a private cartel, protecting its leadership while ignoring lawful obligations toward its retired employees.

Urgent action from Parliament, the Ministry of Finance, the State Bank, and regulatory bodies is essential.

NBP pensioners are not seeking favours; they are demanding justice, respect, and enforcement of rights already affirmed by the country’s highest courts.

Further delay is not merely a denial of dues — it is a denial of humanity and national values.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK. ([])

ARTICLE 48

Maryam’s stalled vision

MARYAM Nawaz, the Chief Minister of Punjab, has taken bold steps to steer the province towards progress through various development and welfare schemes.

Her vision reflects a commitment to improving infrastructure, healthcare, education and social services. From building roads to launching housing, health and green energy programs, her plans paint an ambitious picture. However, despite this momentum, a growing concern surrounds the slow implementation of these schemes and their limited visibility on the ground.

One of the most applauded feats has been the construction of 12,000 kilometres of roads within a year, aimed at strengthening regional connectivity but many projects are caught in bureaucratic delays, land disputes and irregular funding. The result is a frustrating gap between announcement and delivery, with citizens continuing to suffer daily travel disruptions.

In social welfare, the Apni Chat Apna Ghar and 3 Marla Plot schemes promise to provide shelter to low-income families. But these too face hurdles. Delays in land identification, slow fund disbursement and poor coordination among departments have led to stalled progress. In many districts, intended beneficiaries are still waiting for basic steps to be completed.

In healthcare, initiatives like the Aghosh Program, Himmat Card, Dialysis Card and Free Insulin scheme aim to support the poor. While noble in intention, complaints are surfacing over distribution flaws, poor awareness and access issues. The dialysis card, despite offering financial coverage, lacks sufficient hospital partnerships and monitoring systems. Similarly, the insulin programme, vital for diabetics, suffers from frequent stock shortages and limited reach, particularly in rural and underdeveloped regions.

On the education and technology front, the free laptop initiative, CM Punjab Education Card and school upgrades are aimed at empowering youth. However, the laptop distribution is reportedly facing delays and allegations of favouritism. Educational cards are yet to reach a large number of students and many schools still lack essentials such as clean water, furniture and sanitation — severely affecting the learning environment.

Agricultural schemes, including the solarization of tube wells, the Green Tractor Scheme and the Clean Water Plan, are intended to modernise farming and ensure water access. These projects are particularly critical for South Punjab, where farmers face rising input costs, unreliable electricity and water scarcity. Yet progress is slow. Most farmers haven't received the promised support and the Clean Water Plan — despite its Rs50 billion budget — is still in the early stages while communities continue to consume unsafe drinking water.

Efforts towards sustainable transport, such as the E-Taxi Scheme and rollout of electric buses, are also worth noting. The promise of 1,100 e-taxis and 240 electric buses could transform mobility and reduce emissions. But so far, their impact is negligible. Charging infrastructure is incomplete and the vehicles are barely visible in cities. Operational delays have left these projects largely symbolic at present.

A serious and under-addressed issue remains the menace of organised begging mafias. Despite repeated media reports and public concern, no significant action has been taken against these criminal networks exploiting children, women and the elderly. These mafias not only exploit human misery but also make public spaces unsafe and contribute to rising crime. Any meaningful social welfare strategy must include a crackdown on these networks and introduce rehabilitation plans for victims.

What is evident is that while the chief minister's intentions may be genuine, many of her well-publicised schemes are being bogged down by flawed execution. Lack of interdepartmental coordination, weak monitoring and poor transparency are major factors hindering progress. This disconnect between policy and delivery is what's threatening to turn vision into illusion.

The real test of leadership is not just in launching projects, but in ensuring their completion with visible and measurable outcomes. The Punjab government must adopt a performance-driven approach, focusing on results rather than announcements. Administrative machinery must be made more accountable and real-time data and feedback should guide course corrections.

Public trust can only be built when citizens witness real improvements — better roads, functioning health centres, clean water and empowered youth. Without these changes reaching the grassroots, even the most visionary programs will fail to bring

about meaningful change.

Maryam Nawaz has laid out a promising roadmap. But without addressing the ground-level barriers and ensuring transparency, her vision risks being remembered more for its rhetoric than its results. The people of Punjab deserve more than promises — they deserve outcomes.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 49

VIP culture on the roads

IN the bustling streets of Pakistan, a silent struggle unfolds daily—one that pits the powerful against the powerless, the privileged against the common citizen. This battle is waged not with swords or guns, but with sirens blaring and escorts clearing the way. It is the struggle for equality on Pakistan's roads, where the VIP culture reigns supreme, leaving the masses marginalized and frustrated.

For far too long, the people of Pakistan have been subjected to the tyranny of the elite, who commandeer the roads as their personal domain. Assistant Commissioners, Deputy Commissioners, Commissioners, and an array of other officials, along with their entourages, assert their dominance with impunity, leaving ordinary citizens at their mercy. The cacophony of sirens and the sight of convoys weaving through traffic have become all too familiar, symbolizing the stark divide between the powerful and the powerless.

The recent elections have only exacerbated this disparity, ushering in a new wave of rulers who demand an even greater share of the public space. Chief Ministers, Ministers, Advisors, and their relatives now join the ranks of the privileged, further entrenching the VIP culture in Pakistani society. As their sense of entitlement grows, so does the burden on the common citizen, who is left stranded in traffic jams or forced to wait on footpaths as the elite pass by in their luxury vehicles.

The impact of this VIP culture extends far beyond mere inconvenience—it is a blatant violation of the fundamental rights of the people. The right to use the roads,

a basic freedom in any democratic society, has been hijacked by those who wield power and influence. Ordinary citizens are relegated to second-class status, their time and convenience sacrificed at the altar of the elite's privilege.

The toll of this inequality is evident in the countless hours wasted in traffic, the missed appointments, and the lost opportunities. It is felt in the frustration and resentment that simmer beneath the surface, as ordinary Pakistanis are reminded daily of their inferior status in society. The VIP culture not only erodes trust in the government but also perpetuates a cycle of disenchantment and apathy among the populace.

But there is hope amidst the chaos, as the voices of dissent grow louder and bolder. The people of Pakistan refuse to be relegated to the sidelines any longer. They demand a government that serves the many, not just the few—a government that upholds the principles of equality and justice for all.

To achieve this vision, concrete steps must be taken to dismantle the VIP culture and promote equality on the roads. Firstly, specific routes and times must be designated for official convoys, minimizing disruption to the general public. A "right of way" system should be implemented, prioritizing the needs of ordinary citizens over the convenience of the elite. Moreover, investment in public transportation infrastructure is crucial to alleviate congestion and reduce wait times for all citizens.

Accountability is also paramount in ensuring that those who abuse their power and disrupt the public's right to use the roads are held responsible for their actions. Transparency and oversight mechanisms must be established to curb corruption and prevent the misuse of authority for personal gain.

But the responsibility does not rest solely with the government—civil society also has a vital role to play in challenging the status quo. Grassroots movements and advocacy campaigns can raise awareness about the detrimental effects of the VIP culture and mobilize support for meaningful reform. By uniting in solidarity, ordinary Pakistanis can reclaim their rightful place on the roads and demand the respect and dignity they deserve.

In the quest for equality on Pakistan's roads, there will undoubtedly be obstacles and resistance. But the struggle is not insurmountable. With perseverance, determination, and a collective commitment to justice, the people of Pakistan can

overcome the entrenched forces of privilege and usher in a new era of inclusivity and fairness for all.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 50

Embracing our national dress

AS we celebrate over 76 years of independence from British rule, it is imperative to reflect on the lingering remnants of our colonial past. One such relic is our attire, which still largely emulates the dress code of our former rulers. The coat, pant and three-piece suit, once a symbol of power and authority, continue to dominate our wardrobe, even in the sweltering heat of our tropical climate.

The British, hailing from a cold region, found comfort in their layered clothing, which became an integral part of their national dress. As a result, it was natural for them to impose this attire on their colonies, including Pakistan. However, it is astonishing that even after decades of independence, we still cling to this dress code, despite its unsuitability for our climate.

In Pakistan’s scorching summers, donning a suit and tie is not only uncomfortable but also necessitates the constant use of air conditioning, contributing to our already strained energy resources. It is ironic that professionals like bankers, lawyers and bureaucrats continue to wear coats, sweating profusely, in the name of “civility” and “authority.”

Meanwhile, our national dress, perfectly suited for our climate, remains relegated to special occasions or cultural events. It is time to reclaim our heritage and embrace our traditional attire, which is not only comfortable but also a proud symbol of our identity.

Furthermore, it is intriguing that our British rulers dressed their gatekeepers in the attire worn by Chaudhries and responsible individuals during their time. Yet, despite the progress made by our nation, with many individuals from humble backgrounds rising to prominent positions, we have failed to update our dress code. It is

astonishing that the children of Chaudhries and noble families, who have excelled in competitive exams and hold esteemed positions like deputy commissioners, commissioners, and secretaries, do not feel ashamed to see their gatekeepers dressed in the same attire their fathers once wore.

To break free from this colonial legacy, we must encourage the adoption of our national dress in everyday life, especially in official settings. Promote a culture of comfort and practicality in our attire, suited to our climate. Update our dress code to reflect our progress and growth as a nation. Celebrate our heritage and traditional clothing, rather than aping our former rulers.

By embracing our national dress, we can shed the remnants of our colonial past and forge a new identity that is truly Pakistani. Let us take pride in our heritage and create a culture that is comfortable, practical, and uniquely our own.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 51

Strengthening Pak agriculture

AGRICULTURE has always been the backbone of Pakistan’s economy, employing a significant portion of its population and contributing substantially to its GDP. However, the sector faces numerous challenges, including water scarcity, outdated farming practices, limited access to credit and climate change impacts. To ensure the long-term sustainability and growth of agriculture in Pakistan, it is imperative to implement effective strategies and embrace innovative approaches. Here’s some key measures that can help improve agriculture in Pakistan.

Adopting modern agricultural practices is essential to enhance productivity and efficiency. Farmers should be encouraged to switch to sustainable methods such as precision agriculture, drip irrigation and integrated pest management. These techniques can optimize resource usage, reduce wastage and mitigate the environmental impact of conventional farming methods. Additionally, investing in machinery and equipment can ease the burden of labour-intensive tasks and improve overall farm productivity.

Investing in agricultural research and development is crucial to stay ahead of emerging challenges. By partnering with research institutions and agricultural experts, Pakistan can develop high-yielding crop varieties, disease-resistant plants and drought-tolerant seeds, tailored to the country's specific climatic conditions. This will not only boost productivity but also improve farmers' resilience against adverse weather events, such as prolonged droughts or heavy rainfall.

Water scarcity remains one of the most significant challenges in Pakistani agriculture. Implementing efficient water management practices, such as rainwater harvesting, building small reservoirs and promoting water-efficient irrigation methods, can help conserve this precious resource and ensure its equitable distribution among farmers. Additionally, the adoption of water-saving technologies like sprinkler and drip irrigation systems can significantly reduce water usage while maximizing crop yields.

Providing farmers with access to training and education is crucial for their capacity building. Workshops, extension services and technology-driven platforms can help disseminate knowledge about modern farming techniques, market trends and financial management. Educated farmers are more likely to adopt sustainable practices and make informed decisions, resulting in increased productivity and better financial outcomes for their families.

Lack of access to credit remains a significant barrier for many farmers. The government and financial institutions should collaborate to provide affordable and easily accessible loans to small-scale farmers. Additionally, introducing microfinance initiatives can empower rural farmers to invest in better seeds, fertilizers and equipment, ultimately enhancing their productivity. Financial inclusion can lead to increased investment in agriculture and improved livelihoods for farming communities.

Improving rural infrastructure is crucial to facilitate the efficient transportation of agricultural produce to markets. Upgrading roads, bridges and storage facilities can reduce post-harvest losses and improve farmers' access to national and international markets. This, in turn, will enable them to fetch better prices for their produce and enhance their overall income. Additionally, reliable electricity supply and cold storage facilities are essential for the growth of agro-processing industries. Encouraging the development of agro-processing industries can add value to

agricultural products and create employment opportunities in rural areas.

By establishing food processing units and cold storage facilities, Pakistan can reduce wastage, extend shelf life, and tap into export markets, generating additional revenue for farmers. The government can provide incentives and support to attract private investment in agro-processing ventures. Investment in agricultural infrastructure, such as irrigation systems, energy supply and agricultural machinery, can significantly boost agricultural productivity. Public-private partnerships can play a vital role in attracting investment and technology transfer to the agricultural sector. Government subsidies and grants can further incentivize farmers to invest in modern agricultural infrastructure.

Climate change poses a severe threat to agriculture in Pakistan, with increased temperature, erratic rainfall and extreme weather events. The government must prioritize climate change adaptation and resilience-building measures for the agricultural sector. This includes developing early warning systems, promoting climate-smart agriculture and investing in climate-resilient infrastructure. Climate insurance schemes can also be introduced to protect farmers from crop losses due to adverse weather conditions. Demand for organic produce is rising globally, presenting an excellent opportunity for Pakistani farmers. Encouraging and incentivizing organic farming practices can open new export markets and ensure the sustainable use of land and water resources.

Certification programs and marketing support can help farmers transition to organic farming and fetch premium prices for their organic products. Improving agriculture in Pakistan is crucial for the country’s economic growth, poverty reduction and food security. By modernizing farming techniques, investing in research, promoting sustainable practices and addressing the challenges posed by climate change and water scarcity, Pakistan can unlock its agricultural potential. Strengthening the agriculture sector requires a collaborative effort between the government, farmers, private sector and civil society to ensure sustainable and inclusive growth in the years to come. Through strategic planning and effective implementation of these measures, Pakistan can enhance its agricultural productivity and secure a prosperous future for its farming communities.

—The writer is Regional Executive Inclusive Development,NBP Mirpur AJK.

ARTICLE 52

The rise of digital influencers in Pakistan

IN recent years, Pakistan has witnessed an exponential surge in digital influencers, bloggers, self-made anchors, YouTubers, and TikTokers, each vying for the elusive attention of rs, views, likes, and comments. While this digital age has provided a platform for diverse voices, it has also given rise to a concerning trend where individuals, often without verifying information, create stories that can impact the reputation of vital institutions and political parties. The advent of social media has democratized information sharing, enabling individuals to become content creators and broadcasters in their own right. This digital revolution has empowered ordinary citizens to express their opinions, share experiences, and engage with a global audience. However, with great power comes great responsibility, and unfortunately, not all digital influencers are adhering to ethical standards in their pursuit of online fame.

The quest for rs, views, likes, and comments has become a driving force for many content creators. In their eagerness to stay relevant and gain traction, some individuals resort to sensationalism, misinformation, and even the creation of fabricated stories. This race for online validation can have severe consequences, especially when it involves spreading unverified news that targets crucial institutions and political parties. Critical institutions play a pivotal role in the stability and progress of any nation. However, the unchecked spread of baseless allegations and unfounded criticism can erode public trust in these institutions. Digital influencers, in their pursuit of popularity, often overlook the potential harm caused by their content. Institutions subjected to undue criticism may face challenges in fulfilling their responsibilities, as public perception can significantly influence their effectiveness.

Political parties are no strangers to the digital battleground, where narratives are shaped, and opinions are moulded. However, the rise of content creators who prioritize sensationalism over accuracy poses a threat to the democratic process. False narratives and inflammatory content can influence public opinion and sway political discourse, leading to a distorted understanding of crucial issues. Digital influencers must recognize the impact of their content on society. While creative

expression is encouraged, it should not come at the expense of truth and integrity. Content creators must prioritize responsible journalism, fact-checking, and ethical storytelling. Encouraging critical thinking among their audience can foster a culture of discernment, helping to distinguish between authentic news and misleading narratives.

In combating the spread of misinformation, digital literacy plays a crucial role. Educating the public on how to verify sources, cross-reference information, and discern credible news from misleading content is essential. By promoting digital literacy, both creators and consumers of online content can contribute to a healthier online ecosystem. Despite the evident need for control over social media, there is a notable absence of a comprehensive mechanism to regulate digital content in our country. Instead, the nation heavily relies on rules and regulations established by social media platforms. This dependence raises concerns about the effectiveness of these external measures in addressing the unique challenges posed by the Pakistani digital landscape.

While freedom of expression is a cornerstone of a democratic society, it is equally important to establish regulatory measures that prevent the unchecked spread of false information. Authorities must strike a balance between safeguarding free speech and holding those who deliberately disseminate misinformation accountable. Content platforms also bear a responsibility to implement measures that discourage the creation and promotion of misleading content.

The digital landscape in Pakistan is undoubtedly dynamic, offering a platform for diverse voices to be heard. However, the unchecked pursuit of rs, views, and likes has led to a concerning trend of irresponsible content creation. To ensure the continued growth and stability of the nation, digital influencers must prioritize truth, accuracy, and responsible journalism. Additionally, fostering digital literacy and implementing regulatory measures can contribute to a more informed and discerning online community. As citizens, it is crucial to be vigilant, to question the content we consume, and to actively support a digital environment that values integrity and accountability.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

views expressed are writer’s own.

ARTICLE 53

Destructive social psychology

IN societies where oppression is widespread, where the oppressed find no justice, and poverty and exploitation are continually increasing, where doctors drain the lifeblood of poor patients, the police habitually abuse their power, people suffer in courts, unemployment is at its peak, political and economic anarchy is rampant, and foreign powers constantly influence policies, a certain destructive social psychology and mob mentality develop.

Whenever an emotional slogan is raised anywhere, under any pretext, people gather and become part of every destructive action, venting their frustrations. In this process, the real issue is merely a means to express collective frustration and anger. The uncontrolled mob, through acts of arson and encirclement, provides them with the power they lack in their lives, and this misuse of power is often justified through an emotional religious slogan. Thus, intellectual arguments hold no importance. The aim is to cause chaos, inflict harm, and release pent-up emotions.

Behind this lies a mentality formed over hundreds of years of subjugation, continuous exploitation, and a lack of appreciation for knowledge. In such societies, those who value knowledge and contemplation become fearful and fall silent. Some leave, while others, unfortunately, are forced to align with the thinking of these people. The value of the ignorant who wield guns and sticks and shout increases. Questioning becomes a crime, and thinking differently is considered inappropriate.

By using religion, nationalism, foreign conspiracies, or any other emotional issue as a pretext, the process of destruction and conflict continues in society. Some short-sighted leaders use this for their own purposes. They have no solutions to national problems, only emotional slogans.

Even today, the real issue is not what it appears to be. Place your hand on your heart and, envisioning our Prophet Muhammad (peace be upon him) and his life, reflect: If our merciful Prophet (peace be upon him) were present today and saw what is happening in the name of the Quran and his love, how would he feel? Would

the mercy for all worlds support this language, these attitudes, and this destruction? Would he praise these people? Would he be pleased with them? Are these attitudes bringing people, especially the educated younger generation, closer to religion, or are they driving them further away? My modest study of the Quran and the life of the Prophet (peace be upon him) tells me something different. It urges me to disassociate from all these attitudes and conflicts.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 54

The cost of a free packet

WHITE sugar did not enter the Indo-Pakistan region as an ordinary kitchen item.

It arrived slowly, almost quietly, but with a very deliberate plan behind it. For generations, people in the subcontinent lived comfortably with natural sweeteners. Jaggery, dates and honey were used in homes, in festivals and in everyday cooking. These were simple foods connected with farms, seasons and tradition.

When refined white sugar appeared in the late colonial period, it was not sold on taste alone. It was sold as a symbol of progress. Shiny crystals packed neatly in small bags were presented as something superior and modern. Advertisers and traders promoted it with the idea that a refined kitchen must have refined sugar. Yet the real turning point came through a marketing method that older people still remember very clearly. In many towns of Punjab, Sindh, Uttar Pradesh and Bihar, small packets of white sugar were handed out to the public without any charge. They were given in marketplaces, outside tea shops and even during festivals. The idea was simple. If people were encouraged to use sugar freely and regularly, they would soon develop a habit that would not go away.

This method succeeded completely. Once people began adding sugar to tea and homemade drinks, the shift became permanent. Jaggery required effort. It had to be cut, melted and cleaned. Sugar on the other hand dissolved instantly and looked clean and attractive. It was easy, it was modern and it quickly took over every household. Manufacturers kept the prices low, traders kept promoting its purity and

convenience, and governments indirectly supported sugar mills because of their economic and political importance. Within one generation, white sugar moved from being a curiosity to becoming an essential part of daily life.

Today the results of that change are becoming painfully clear. Refined sugar floods the body with quick calories that disturb insulin levels and push people towards type two diabetes. The liver begins turning the excess sugar into fat, which leads to fatty liver disease. This condition is now being seen even in young people who do not drink alcohol. High sugar intake also affects the heart. It increases harmful fats in the blood, raises blood pressure and damages blood vessels. Doctors also warn that long-term sugar consumption creates chronic inflammation in the body and this environment allows different types of cancers to grow more easily, especially breast, colon and pancreatic cancers.

Sugar also disturbs hormones, weakens immunity and affects fertility. It damages teeth and creates powerful cravings that keep people trapped in a cycle of constant consumption. What is most surprising is that countries like Pakistan and India now consume more sugar per person than many richer nations, even though the healthcare systems here are already struggling.

A product that entered our markets through free gifts has now turned into a quiet public health disaster. A population that once lived on natural foods has become dependent on something that was never a part of its original diet. Reducing sugar and returning to healthier habits are no longer matters of choice. They have become matters of survival. If we do not change our habits, the next generation will pay an even heavier price for our sweetness.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 55

Maryam faces Punjab’s hardest reform

MARYAM Nawaz has already shown a willingness to take tough and sometimes unpopular decisions.

From strict traffic enforcement to administrative discipline, her government has made it clear that disorder will no longer be tolerated in Punjab. Yet the hardest reform still lies ahead. It is not on the roads but inside institutions where authority is exercised without fear. Confronting corruption within the police, judiciary and other enforcement bodies will test not only policy strength but political courage, because this battle is not against the public but against entrenched interests within the system.

Pakistan’s standing on global corruption indexes reflects a reality that citizens encounter daily. Corruption has ceased to be an exception and has become routine. A traffic stop, a visit to a police station or a file moving through a government office often carries an unspoken price. This normalization is more damaging than corruption itself because it removes shame and replaces it with expectation.

The greatest damage occurs when institutions meant to deliver justice are perceived as compromised. Police stations are widely viewed as places where influence matters more than law. Courts move painfully slowly for ordinary citizens while the powerful find shortcuts. Even honest officers struggle to survive in environments where integrity is treated as disobedience. As trust erodes, people stop believing in the system and begin searching for alternatives outside the law.

Other nations once faced similar conditions and chose a different course. Singapore transformed itself by enforcing strict accountability without discrimination, making corruption a career-ending offense. Hong Kong strengthened its system through an independent anti-corruption body with real authority. These examples demonstrate that corruption retreats when punishment is certain and influence offers no protection.

Pakistan does not lack laws or institutions. What it lacks is equal application. Accountability often stops where influence begins. Junior officials face punishment while powerful figures remain untouched. This selective justice sends a dangerous message that corruption is only risky for the weak. As long as this imbalance exists, reforms will remain cosmetic.

Law enforcement agencies require the strictest standards. Police officers, prosecutors and judges exercise authority over life, liberty and property. When they abuse that power, the damage spreads across society. Corruption within these

institutions should therefore carry harsher punishment than ordinary misconduct. Double punishment is not injustice. It is accountability proportional to authority. A corrupt officer in uniform inflicts more harm on public confidence than dozens of corrupt clerks.

Punishment alone, however, is insufficient without structural change. Corruption flourishes where discretion is unchecked. Digital challans, transparent postings, body cameras for police, online court scheduling and verified asset declarations can close many doors through which corruption enters. Accountability units must be independent and whistleblowers so honesty does not become a career-ending risk.

In this context, Maryam Nawaz has demonstrated a readiness to act decisively. Heavy traffic fines and strict enforcement have shown that rules can be applied uniformly. The fact that Sindh has begun adopting similar measures reflects how strong governance sets national trends.

Punjab now stands at a defining moment. The public expects corruption within police stations, transport offices and local administrations to be confronted with the same resolve shown on the roads. History shows that corruption retreats only when power stops protecting it and law is applied without fear or favor. This is the hardest reform any government can attempt and the one by which leadership is ultimately judged.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 56

Perils of deforestation

PAKISTAN, like many other countries, is grappling with the persistent issue of deforestation. The sight of wood-cutting yards in every city is a stark reminder of the unchecked exploitation of our natural resources. Despite the efforts of government bodies and various social organizations to promote tree plantation, the absence of robust law enforcement to protect existing trees poses a significant threat to the environment. The rampant use of wood for domestic purposes, brick kilns and factories exacerbates the problem, releasing harmful smoke that further pollutes the

atmosphere.

Deforestation in Pakistan is driven by multiple factors. One of the primary reasons is the demand for timber and fuel-wood. Rural communities, in particular, rely heavily on wood as a primary source of energy for cooking and heating. Additionally, the brick kiln industry consumes vast quantities of wood to fire their kilns, contributing significantly to deforestation. Factories and construction activities also play a role, as wood is a crucial material in these sectors.

Despite numerous tree plantation drives and awareness campaigns, the deforestation rate remains alarmingly high. According to a report by the Food and Agriculture Organization (FAO), Pakistan's forest cover is less than 5% of its total land area, far below the recommended minimum of 25% for a balanced environment. This loss of forest cover has dire consequences, including soil erosion, loss of biodiversity, and increased carbon emissions.

The environmental impact of deforestation is profound. Trees play a crucial role in maintaining the ecological balance by absorbing carbon dioxide and releasing oxygen. They also act as natural air filters, trapping dust, pollutants, and harmful gases. When trees are cut down, these benefits are lost, leading to increased air pollution and contributing to climate change.

The smoke produced from burning wood for domestic use, brick kilns and factories releases large amounts of carbon dioxide and other pollutants into the atmosphere. This not only affects air quality but also contributes to the greenhouse effect, resulting in global warming. Moreover, the loss of trees exacerbates the effects of natural disasters such as floods and landslides, as the protective cover of vegetation is removed.

While various government initiatives and social organizations have taken steps to address deforestation, the lack of stringent law enforcement remains a significant challenge. The government has launched numerous afforestation programs, such as the "Billion Tree Tsunami" initiative in Khyber Pakhtunkhwa, which aimed to restore degraded lands and increase forest cover. However, these efforts are often undermined by illegal logging and the absence of effective monitoring and regulation.

Social organizations and NGOs have also played a crucial role in raising awareness about the importance of trees and the need for conservation. They organize tree plantation drives, educational campaigns, and community-based initiatives to promote sustainable practices. However, without the backing of strong legal frameworks and enforcement mechanisms, these efforts alone are insufficient to combat the rampant deforestation.

Pakistan can draw valuable lessons from developed countries that have successfully managed their forest resources. Countries such as Norway, Finland and Japan have implemented stringent forest management policies and laws to protect their forests. For instance, Norway has one of the most comprehensive forest management systems in the world, with strict regulations on logging and reforestation. The country also promotes sustainable forestry practices and invests in research and development to ensure the long-term health of its forests.

In Finland, the government has established a robust legal framework to regulate forest use and ensure sustainable management. The Finnish Forest Act requires landowners to regenerate forests after logging, ensuring that the forest cover is maintained. Additionally, Finland invests in forest research and education, promoting innovative practices and technologies for sustainable forestry.

Japan, despite its high population density, has managed to maintain a significant forest cover through effective policies and community involvement. The country has implemented laws to regulate logging, promote reforestation, and protect biodiversity. Community-based forest management practices, known as “satoyama,” involve local communities in the conservation and sustainable use of forest resources.

The issue of deforestation in Pakistan requires urgent attention and action. While government initiatives and social organizations have made commendable efforts, the lack of robust law enforcement and sustainable practices continues to hinder progress. Learning from developed countries, Pakistan must implement stringent laws and regulations to protect its forests, promote sustainable forestry practices, and invest in research and education. Only through a comprehensive and collaborative approach can we ensure the preservation of our forests for future generations and mitigate the environmental impact of deforestation.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 57

Significance of customer relations in banking

EVER since entering the banking sector, the phrase “Customer is King” and “Customer is Always Right” have echoed across the industry. These words, often attributed to western practices, highlight the vital importance of prioritizing customer satisfaction and loyalty. As banks strive to cater to their clients’ needs, it is essential to explore the practical implications of these principles and analyze their application in the context of the banking landscape. In this article, we will delve into the perception of customers as kings in the banking realm, examining both the symbolic and substantive aspects of the “Customer is King” tagline that is frequently used as a promotional and marketing strategy by various banks.

While these words sound appealing and establish a positive brand image, the actual treatment of customers may sometimes differ. This raises the question of whether the customer’s status as king is merely symbolic or genuinely reflects a commitment to prioritize their wellbeing. A common illustration of the symbolic aspect can be found in parking arrangements within banking premises. Despite reserved parking spaces for managers and operation managers, one may observe the absence of a designated spot for the customer. This sends a conflicting message about the true importance placed on customers, as they are not granted the same courtesy as internal personnel.

Moreover, the seating arrangements can be telling of the underlying attitude towards customers. While bank officers often enjoy comfortable and luxurious revolving chairs, the customer’s seating may be a modest and inexpensive chair. Such disparities can diminish the credibility of the symbolic representation, as customers might feel undervalued in comparison to the depicted image of kingship. Beyond the symbolic gestures, the practical treatment of customers is equally crucial. Some renowned banks, known for their reputed customer service, may reveal a different reality upon closer inspection. Beneath the surface, these institutions may prioritize their own benefits and interests over genuine customer

satisfaction. This raises concerns about the authenticity of their “Customer is King” approach and whether it is merely a façade to create a positive impression.

In some instances, customers may experience abrupt farewells reminiscent of slaughtering sacrificial goats, only to be later recognized as “kings” in mere words. Such insincere practices not only erode trust but also contribute to a negative perception of the banking industry’s commitment to customer-centricity. From an Islamic perspective, the treatment of customers transcends mere symbolism. It emphasizes the core values of sacrifice and respect for the sake of Allah. The Qur’an and hadiths advocate for a love of humanity, reserved for all precious and valuable creations. Consequently, our understanding of the customer should surpass the title of kingship and encompass their status as “Ashraf ul-Mukhlookat” (the most honoured of creations).

This understanding calls for genuine love and reverence for customers, irrespective of any personal gain or interest. Treating customers with respect and honour is not a superficial act driven by personal gains. Instead, it is rooted in acknowledging their creation by the greatest artist, Allah. Customers are a masterpiece of divine creation and recognizing this should inspire a genuine reverence for their worth and significance. Disrespecting customers, on the other hand, may invite the displeasure of the Almighty. Hence, treating customers with respect should be an intrinsic part of an organization’s ethos driven by an understanding of their inherent value and worth. In conclusion, the phrase “Customer is King” carries profound implications for the banking industry.

It signifies not only the symbolic representation of customers’ significance but also the substantive actions taken to prioritize their well-being. For banks to truly honour the principle of customer-centricity, they must move beyond symbolic gestures and embody a sincere commitment to customer satisfaction and respect. An Islamic perspective reinforces the importance of genuine love and reverence for customers, rooted in the recognition of their divine creation. By treating customers with respect, honour and dignity, banks can foster a culture of trust and loyalty furthering the notion of brotherhood and morality in society.

—The writer is contributing columnist, based in Gujerat.

ARTICLE 58

Zardari’s chance to complete Pakistan

FOR fifteen years, Pakistan’s motorway network has carried a glaring gap through its centre.

The M-6 Sukkur-to-Hyderabad Motorway remains the missing 306-kilometre link between Karachi Port and the country’s northern corridor. Until it is completed, trucks carrying export goods, buses transporting families and ambulances travelling north from Karachi are forced onto the ageing N-5 highway. The consequences are visible every day in deadly accidents, wasted fuel, delayed cargo, damaged produce and rising transport costs.

That can now change. Financing has largely been secured, federal approvals are complete and the National Highway Authority is preparing to move ahead. What remains is decisive action from Sindh, particularly on land acquisition. This is the moment for President Asif Ali Zardari and Chief Minister Murad Ali Shah to turn M-6 into the defining infrastructure project of the next two years.

Once completed, M-6 will finally connect Pakistan’s motorway chain from Karachi to Peshawar through a continuous six-lane corridor designed for modern traffic speeds. At present, more than 50,000 vehicles daily are pushed onto the overburdened N-5 and N-55 routes. Those highways were never built for such pressure. M-6 would reduce travel time, lower freight costs, improve road safety and strengthen the movement of Sindh’s agricultural and industrial output, including cotton, wheat, mangoes and Thar coal. The motorway alignment passes through major population and trade centres of interior Sindh, including Khairpur, Naushahro Feroze, Shaheed Benazirabad, Shahdadpur, Tando Adam and Matiari. Fifteen interchanges are planned along the route, creating direct commercial access for farmers, traders and industries to Karachi Port within hours instead of days. The project is also an essential component of the China-Pakistan Economic Corridor. Without M-6, the north-south trade route remains incomplete.

Most procedural barriers have already been cleared. ECNEC approved the project at a cost of Rs 363 billion under the Public Sector Development Programme. The Islamic Development Bank approved 475 million dollars in financing in October

2025, while parliamentary committees expect construction to begin in 2026. A Chinese construction company has also expressed interest in executing the project. In practical terms, land acquisition is now the single largest hurdle.

The Sindh government should therefore act on an emergency footing. Deputy Commissioners in all affected districts must be given administrative authority, compensation resources and single-window powers to accelerate acquisition. A high-level monitoring mechanism involving the Presidency, Sindh government, National Highway Authority and lenders should also be established to prevent bureaucratic delays. The political and economic stakes are significant. The Pakistan People's Party has governed Sindh since 2008 and the motorway passes directly through many of its strongest constituencies. Every interchange represents future employment, trade activity and visible state investment. Rapid implementation would also improve investor confidence and strengthen Sindh's case for future infrastructure financing.

Delay, meanwhile, carries a heavy price. Freight inefficiencies and fuel wastage on the Hyderabad-to-Sukkur corridor are estimated to cost tens of billions of rupees annually, while hundreds of lives continue to be lost on dangerous sections of the N-5.

Pakistan completed M-1 to M-5 over two decades. M-6 alone has spent nearly fifteen years trapped in announcements and paperwork. The financing exists, the planning exists and the need has existed for a generation. Sindh now has an opportunity to ensure it no longer remains the missing link in Pakistan's economic geography. History remembers the builders. M-6 must finally move from promise to completion.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 59

High hopes, low signals

PAKISTAN has long talked about embracing the future through 5G technology.

Led by Minister for Information Technology and Telecommunication, Shaza Fatima Khawaja, the government had set mid-2025 as the target for launching 5G services, with the spectrum auction expected in April. That deadline has now passed, but the rollout remains pending, highlighting once again the wide gap between policy promises and on-ground realities.

The initiative was part of a broader plan to modernize the country's digital infrastructure. It included the addition of four new international submarine cables and the expansion of the optical fiber network across the country. These developments were meant to boost internet speed and coverage, especially in underserved regions where access is still patchy at best.

The auction, which was supposed to allocate key frequency bands such as 3500 MHz, 2600 MHz, 2300 MHz and 700 MHz, was seen as a foundational step for the new network. In partnership with global consultants from National Economic Research Associates (NERA), the government had been working to develop a fair and transparent policy framework covering pricing, spectrum trading and tax reforms. Yet, despite these efforts, the auction did not proceed as scheduled, at least not publicly, and no commercial 5G service has materialized so far. Part of the delay stems from concerns raised by telecom operators. They have repeatedly called for more favourable conditions before investing in 5G infrastructure. These include payment options in local currency, reduced taxes, longer payment timelines and assured access to adequate spectrum in key bands. With high inflation, fluctuating exchange rates and a shrinking profit margin, telecom firms have been understandably cautious about taking on new financial burdens.

Meanwhile, internet quality in the country continues to frustrate users. Dropped signals, slow speeds and service interruptions remain common, even in major cities. In rural and less-developed areas, connectivity is either unstable or entirely absent. For millions of Pakistanis, even 4G is still unreliable , and 5G remains more of a slogan than a service. The digital divide is widening. While policymakers and private players speak of innovation, automation and smart cities, large segments of the population are stuck with the bare minimum. The danger now is that 5G, instead of bridging this divide, could end up deepening it, benefiting only a few while leaving the rest further behind.

That said, the potential of 5G technology is not in doubt. If deployed properly, it could transform industries, from agriculture and logistics to health and education. It could support smart infrastructure, real-time communication and massive-scale connectivity. In short, it could help Pakistan leap into the digital age , but only if the groundwork is laid with sincerity and strategic focus.

For now, the country is caught between aspiration and execution. The vision has been articulated, and the need is clear. But without political will, regulatory stability and a genuine push to fix basic internet infrastructure, the promise of 5G may once again slip into the background, just another missed opportunity in a country full of them. The future may still be wireless, but in Pakistan, the signal remains weak.

—The writer is former Regional Executive Inclusive Development at NBP, Mirpur AK.

ARTICLE 60

Safeguarding national narratives

IN a discerning address, Chief of Army Staff (COAS) General Asim Munir has underscored the pivotal role that intelligence and civil society must assume in preserving the societal fabric of Pakistan amid a persistent soft offensive. General Munir’s resolute call to action underscores the profound responsibility borne by these segments of society in cultivating awareness and resilience, especially among the youth, in the face of hostile propaganda directed at state institutions.

The landscape of conflict has undergone a notable transformation, transcending conventional borders and manifesting in unconventional arenas. In an era dominated by information and communication technologies, the pursuit of national security extends beyond the traditional confines of military domains. Social media, a potent tool for shaping narratives and influencing public opinion, has become a battleground where ideologies converge, alliances are forged and misinformation proliferates. Acknowledging this paradigm shift, the military leadership advocates for active participation from the intelligentsia and civil society in countering the insidious influences propagated by external actors.

At the heart of this call lies the acknowledgment that the youth, as custodians of the nation's future, are particularly susceptible to the allure of misinformation and hostile propaganda. Consequently, it becomes imperative for the intelligentsia, comprising academics, intellectuals and thought leaders, to spearhead efforts in dismantling false narratives and instilling a sense of national pride and resilience among the younger generation.

The soft offensive against state institutions necessitates a coordinated, collective response. Influential members of society shoulder a disproportionate amount of responsibility in this regard. Their influence, transcending geographical boundaries, positions them as instrumental agents in the battle of narratives. By leveraging their intellectual acumen and societal standing, they possess the capacity to effectively counteract the narrative warfare being waged against Pakistan.

Furthermore, the call serves as a compelling reminder to a nation that cannot afford to remain complacent in the face of evolving threats. In an increasingly interconnected world, conflicts are not confined to physical borders but extend into the realm of ideas and perceptions. Pakistan's intelligentsia and civil society must rise to the occasion, recognising that the defence of the nation now encompasses the virtual realm.

To comprehend the gravity of the situation, it is imperative to delve into the dynamics of contemporary conflict. Information warfare has emerged as a potent tool for influencing geopolitical landscapes and shaping public opinion. Hostile actors, leveraging the accessibility and reach of social media platforms, exploit the vulnerabilities of open societies, seeking to sow discord and undermine the foundations of nations. Pakistan, being no exception, finds itself ensnared in a web of misinformation and propaganda that directly targets the pillars of its state institutions.

The call for collective action is grounded in the understanding that the battle for narratives is integral to national security. The intelligentsia and civil society, armed with intellectual acumen and societal influence, possess the capacity to act as bulwarks against the encroachment of divisive ideologies and distorted narratives. Their engagement is not merely a matter of choice but a duty owed to the nation, a duty that transcends individual affiliations and demands a unified front against external adversaries.

In fostering a sense of national pride and resilience, intelligence can play a pivotal role in immunising the youth against the perils of misinformation. Educational institutions, think tanks and intellectual forums must transform into bastions of critical thinking and objective analysis. By equipping the youth with the tools to discern fact from fiction, the intelligentsia can fortify the nation's collective consciousness, rendering it impervious to the insidious influence of hostile propaganda.

Civil society, on the other hand, wields influence in shaping public discourse and opinion. Advocacy groups, community leaders and grassroots organisations can serve as conduits for disseminating accurate information and debunking false narratives. By fostering a sense of unity and shared purpose, civil society can act as a cohesive force that not only resists external manipulation but actively contributes to the construction of a resilient national narrative.

The urgency of the address lies in the real-time nature of information dissemination in the digital age. Social media platforms operate at a pace that far exceeds the traditional mechanisms of response. Therefore, a proactive approach is imperative, necessitating the constant vigilance of the intelligentsia and civil society in identifying and countering false narratives as they emerge.

Furthermore, the leadership's address serves as a poignant reminder that the struggle for national security is a multifaceted endeavour, requiring collaboration across various segments of society. The intelligentsia and civil society must transcend individual interests and affiliations to recognise the collective responsibility they bear in safeguarding the nation's interests.

In conclusion, it is a matter of deep concern and introspection that Chief of Army Staff General Asim Munir felt compelled to illuminate the imperative for the intelligentsia and civil society to actively engage in countering hostile propaganda on social media. This impassioned plea is a clarion call for collective action. The evolving nature of contemporary threats necessitates a unified and vigilant response from all quarters of society. By rallying behind the defence forces and collectively defending the nation's narrative, Pakistan can fortify itself against the insidious soft offensive orchestrated by external adversaries. The time for complacency is over; it is time for a concerted and united effort in defence of sovereignty and national interests.

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ARTICLE 61

Trust is hardest but fragile

We, being Muslims have to be fairer in all the affairs of life. We should be so clean and clear that anyone identify while dealing that he/she is the follower of the Last Prophet Mohammad (SAW). Is there any confusion that if I pocket one rupee that will be returnable in this life or life after death? Honesty incorporates the concepts of truthfulness and reliability and it resides in all human thought, words, actions and relationships. It is more than just accuracy; it is more than just truthfulness, it denotes integrity or moral soundness. Islam commands truthfulness.

Unfortunately, now a day we don't care about the small things. Bata shoes always rob my one paisa on every purchase, at petrol station no one bothers to return my one or two rupees. Bill for Fuel of Rs.1496 is considered to be Rs.1500. I think that the petrol filler gets little wages and for his living he use to keep change either willy-nilly or say-so.

The banking sector which is considered very fair and faithful not diverges. Most of cash officers do not return a rupee when electricity bill of Rs.1499 is deposited at cash counters. This is not only against the banking law, instructions of SBP but contrary to teachings and soul of Islam. The question arise that how cashier's book get balance while he received Rs.1500 on a bill of Rs.1499. on the other way if a cash officer don't keep with him small coins he will pay Rs.1500 for the payment of Rs.1499. Both the practices are unlawful and a crime in banking law.

As discussed in first paragraph let me share my experience at branches. All the customers are paid amount in full at cash counters of the branch headed by me, having made compulsory , no one anticipated to leave the counter until he receives his arrears in full during my incumbency. There are about thirty banks in my town but it is commonly discussed on different platforms that there is only bank which keep coins at cash counters for returning full amount to pensioners, depositors of utility bills and at the time of payment of foreign remittances.

Communication improves, and ideas flow more freely, increasing creativity and productivity. Perhaps most important, in the hands of a trusted leader, employees are more comfortable with change and more willing to embrace a new vision. When your team doesn't trust you, you don't get their best effort. I always use one sentence in my intro at a new branch/office that every one of you including sweeper have right to throw me out if found being earned one rupee illegally or dishonestly and also hold the same right for you people. Be honest about being honest. This requires a great deal of courage and sensitivity to discuss issues that may be uncomfortable. Responsibility for this must start at the top with the leadership team. As discussed above and as we have experienced, the payoff for this type of culture is tremendous.

At the end of the day, there will always be things that need improvement. But there are so many things that are done well, and that voice should always be heard from employees and leadership. It's important to focus on the positive, as well as acknowledge the negative. Communication is the most important way to foster this honest environment. We all are the face of our organization which has given us a dignified introduction. Can you realize the feeling of a customer who surprised to get back coin of his one rupee, his level of trust on you and your organization? My readers may be thinking of me a short sighted or narrow minded but when things are so avowedly obvious they need no proof or evidence to establish their existence. There is no rocket science just one thing to keep in mind that each and every paisa that belongs to others must be paid back. As per hadith of Sahi Bukhari, a dead body was brought. The Prophet (SAW) was requested to lead the funeral salat (prayer) for the deceased. He said, "Is he in debt?" The people replied in the negative. He said, "Has he left any wealth?" They said, "No." So, he led his funeral prayer. Another dead person was brought and the people said, "O Allah's Messenger! Lead his funeral salat (prayer)." The Prophet (SAW) said, "Is he in debt?" They said, "Yes." He said, "Has he left any wealth?" They said, "Three Dinar." So, he led the funeral prayer. Then a third dead person was brought and the people said (to the prophet), "Please lead his funeral prayer." He said, "Has he left any wealth?" They said, "No." He asked, "Is he in debt?" They said, ("yes! He has to pay) three Dinar." He [refused to offer funeral salat (prayer) and] said, "Then offer salat for your (dead) companion." Abu Qatada said, "O Allah's Messenger! Lead his funeral prayer, and I will pay his debt." So, he led the salat (prayer).

It is just simple and easy for us being Muslims, have a meeting with cash personnel in the light of Islamic teachings and initiate this exercise. You and your workers/staff will definitely feel more satisfaction and pleasure of duty. We as a bank's employee are responsible of funds entrusted on us. We need utmost care on dealing with the customers especially at the time of payment. I hope that after implementing this practice at our cash counters we shall impart this uniqueness to our institution among other organizations. I am confident that it will take less than a month that your bank, business or shop will be known as the place of most honest workers with supreme values and you will not only earn more than before but complete satisfaction.

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